The MENTAL SPARK PLUG

VAN AMBURGH (*The Silent Partner*)

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THE MENTAL SPARK PLUG

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By F. D. VAN AMBURGH

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To
MY SILENT PARTNERS

INTRODUCTION

Note:—Figuratively speaking, we frequently need in writing, talking or in correspondence a spark plug. The mental machine often requires the impetus imparted by the explosion, in the mental cylinder, of the mixture flowing from the mental carburetor, and, of course, a mental spark plug is the answer.

After many interviews with thinkers and doers, covering a period of several years, the author resolved to write a book that would seem to supply a universal need—a textbook for thinkers—a mental spark plug for doers.

Every man, woman, boy or girl of to-day is frequently called upon to *write, talk* or *correspond* on some subject that may require a little research for what is termed "expression."

Next to knowing when to end a talk, a paper or a letter, the hardest thing is to know how to begin. This book is to start your train of thought.

In this book you will find about three hundred different subjects—practical, workable subjects—that cover present-day human activities and all written in plain, understandable, United States English.

My whole ambition in this work has been to summon your mental coöperation by the power

of suggestion rather than to present the dogmatism of definition.

Definition defines the information. Suggestion inspires the intellect.

The homemade maxims, aphorisms, short similes, and practical philosophies are alphabetically arranged for the convenience of the user of this book.

And by following my varying mental moods it is hoped that this book will encourage the reader to help himself and to help others.

I have tried to excite your judgment briefly, rather than inform it tediously—tried to write a book of good cheer, good will—a hopeful, inspiring mental spark plug.

The Author.

THE MENTAL SPARK PLUG

THE MENTAL SPARK PLUG

ABILITY

Ability without work, and you fluke.

Ability is the rain check. You can go back on the grounds with the rain check of ability.

Remember, you cannot have ability unless you do what Lincoln did—study and prepare yourself.

The most interesting income you will receive from doing good work is the increased ability to do better work.

Depend less upon your good intentions and more upon your ability to carry through what is expected of you.

Ambition may have to advertise, but ability advertises itself. More individual effort on your part, and the results will be radioed.

The poor man's wealth is ability, the struggling

man's ambition is ability, the arrival of a man is pretty good proof that he has ability.

Ambition incites us to judge ourselves by what we want to do. Ability instructs us to depend largely upon what the world will say of our work.

Every person is responsible for all the results within the span of his abilities, and none can tell whose sphere is largest until he tries. The point is, try.

If you possess marked ability, it will show in your work. Capable people do not need to talk about themselves. Make your Service so good that it will be your press agent.

Contrary as it may seem, most people have more ability for their work than they have ambition to want to do it. Proof: Comparatively few people are as successful as they should be.

All men have limitations, but not one man in one thousand approaches his real ability to do. And this truth alone is enough to encourage any man to go forward with renewed, reinforced purpose.

ACHIEVEMENT

The greatest human achievement is to be useful.

Until you attempt more, you will not accomplish more.

The patience to wait and the willingness to work is the rock foundation of all lasting achievement.

The fun of achievement, the pleasure in accomplishment, spurs more men on than the reward of more money.

The architect of all permanent achievement is to build on honor. Business practice becomes business character.

The penalty of one achievement is the need to achieve again, or the fate of being forgotten or of having your one achievement disparaged.

There are so many avenues to achievement that a man can make a reputation for results in almost any path if he will work like "all get-out."

Achievements are the result of dreams and of deeds; the day of the fairy wand is no more. If you want anything, dream about it, yes—but you will never get it unless you work for it.

The reward of one achievement should and does, in the right kind of human, bring self-confidence, a pride and a desire to achieve again. And these, coupled with intelligent, persistent effort, finally develop you into a doer, a finisher.

Achievement is the answer to accepting responsibility, duty. Why do some rise faster than others? Answer: They invite responsibility—they accept cheerfully and courageously agreeable and disagreeable duties, and they do them promptly, loyally.

One achievement leads to another accomplishment, one failure results in another half-try; so you see how imperative it is to stick to the thing you are trying to do until you do it. Tenacity is the thing that tells whether you are on your way up or on your way out.

ACQUAINTANCES

Acquaintance is an asset or a liability. We must know people in order to be truly interested in them.

Largely depending on how a man treats his circle of acquaintance, is the story of a man's success or the tragedy of his failure.

The agency that brings a man into the circle of right acquaintances is of much value to the man and of even greater worth to the community.

Gold mining and good men are much alike. The deeper you dig into their value, the more values

you are sure to find. Get acquainted with men.

The more individuals you can serve the greater will be your income; therefore get into position to coöperate with as many people as you can; for by this method of a larger acquaintanceship, you increase your possibilities to be of service to so many more.

To begin with, a man starting in business has but few friends and, it is hoped, a very few enemies. His assets are increased by acquaintance and his liabilities multiplied from the same source. Therefore, the business man must recognize acquaintance as the first factor to deal with. To acquire acquaintance, a man must do more than advertise—he must profit from good service.

ADVERSITY

Prosperity deceives, adversity instructs.

The bow lamp of business adversity is courage—the street lamp is common sense.

Publicity attracts friends, prosperity attaches friends, but adversity is the acid test of true friendship.

In the fiercest fire of adversity, man forms his

firmest friendships. And if adversity can render no other service, what a service!

In adversity a man is free from flatterers, and released from the responsibility of dodging the personal-loan borrowers.

Adversity is not the worst thing in life. Adversity is the turn in the road. It is not the end of the trail, unless—unless you give up.

No man can rightfully measure the meaning and the methods of another man until he has felt the terrible blows of adversity. Then he knows.

In adversity a man is free from flatterers, and in this rarefied atmosphere he gets better acquainted with himself; and this is a great advantage.

Prosperity makes millionaires and adversity makes men. Every lash of adversity is a lesson, every sting a veritable schoolmaster in the class of learning.

Adversity is often a forerunner of prosperity. One day in the school of adversity will teach a man more than a full term in the deceit of fortune.

Most of us can see the bright side of any calamity as long as we know others are suffering

too. This sounds cynical; but it's human, and you know human nature is human.

One might go to a seven-year course in the old school of Aristotle, with all his philosophy, but such a schooling cannot compare with one short season in the University of Adversity.

The injury that adversity brings about is not the loss of money, not the loss of time, so much as it is the loss of self-confidence. When a man loses self-confidence, he is indeed in adversity.

To recommend adversity to everybody would be like giving a patent medicine to everybody. The same dose will not always fit. Some nerves would be shattered after taking medicine from the same glass snout.

ADVERTISING

Advertising is the head used in business, service the hand we employ in business. Friend-making is the heart of a business.

Intelligent, effective advertising is not an expense —it is insurance against the loss of business that the other fellow is fighting for.

All the advertising you can pay for will be discounted by a cranky clerk, a careless delivery department, or a statement that is not true.

Decreasing a reasonable sum for advertising, increases the cost of selling and invites competition to take advantage of your sleeping sickness.

Customers who have confidence in deceptive advertising have little cash. Buyers who cannot be deceived are resourceful, reliable and have plenty of money.

Constantly advertising cheap prices suggests that a store is hard pressed to sell; and when a merchant is hard pressed, the store cannot continue to offer real opportunities.

Advertising helps to make a business well known. Good service causes the concern to be favorably known. Friend-making methods make the house both well and favorably known.

The business that does not need advertising can afford to advertise for the day when it will require more customers. The business that needs advertising cannot afford to remain silent on the subject of service.

If you have sold a customer what he needs at a price that is fair, and the customer has no reason

for complaint, you have created a permanent profit. This customer will go out and be your best advertising medium.

By cleverly composed advertisements you may persuade others to think that they want what you want to sell, but be sure that you have not made the double mistake of paying for the advertisement and paying the price of a lost customer.

In advertising, you can fool a few of the people all of the time, all of the small fry part of the time, but not all of the wise people all of the time. The uninformed, uninstructed, are outnumbered by the well informed and experienced in buying on a ratio of about 5 to 1.

The original advertiser was a clam that opened its mouth when it wanted something to live on. Business lives on customers, hence business must open its mouth—must advertise. It is possible to advertise—possible to open the mouth—at the right time, but in the wrong way. And it is common to advertise at the wrong time in the right way.

To have the capacity of common sense, born of years of experience with rugged business relations —to have an ingrained idea of the importance of service—for an advertising writer to have the gift to see a situation as others see it, and then present the plan as it should be presented, with plain, simple words, but with a forceful style—to sell

something in a manner, through advertising, that will satisfy the customer and bring the customer back again, after more merchandise—this is the task before a real business writer.

ADVICE

Man does not want advice, he seeks substantiation.

Some of the worst men give the best advice. They know.

The man that is sick is always offering advice to the well.

Advice is cheap when it's cheap advice, and cheap advice is dear at any price.

Advice is seldom welcome, yet a good suggestion is often worth more than an increase in wages.

If you are small, the advice of many friends will help but little. If you are big, you do not need advice.

The broken, small-lot speculator who stands over the ticker always has a mouthful of advice on the way to win, but he seldom wins for himself.

Advice is cheap when it fails to cost us some sud-

den rush of red blood to our temples—when it lacks the courage to tell us where we are lame.

The man who will accept good advice and act upon it—accept it gracefully and be benefited—is a bigger man than the fellow who gives the advice.

Offering advice often looks like trying to inflict your own intellectual importance on the world. The world will not have advice unless it wants it, and then it will only accept it as it wants it.

All men must recognize the advice of necessity. All men are willing to listen to agreeable advice, but few men relish a dish of advice that will really support and sustain them—unless it be that they are ambitious and want this brand of help.

There are very few people in this world who fully understand your situation, and fewer people in a position to advise you. And even with their advice, you may not be capable of carrying it out in their way. You are more liable to work it out in your own way.

AFFECTION

Love will pick the lock. Affection will sacrifice itself to bar the door with its own arm. Witness: Mother's affection.

I am a firm believer in affection, but a skeptic on mush sentiment. I believe affection is like the Bay of Portugal: It has no known bottom.

A sudden change of fortune may cause you to fit your life to the limits of your bank roll, but a loss of some true affection is a blow that cash cannot compensate for.

Affection rocks the cradle, mends the socks. Affection is served up in earthenware. Affection is the thing we walk through life with hand in hand. Affection is just common clay, that to divide is not to take away.

AGE

Decline, decay, senility come in youth as well as in old age.

A man is as old as his stomach, a woman as young as her smile.

A man is never down until he doubts—never out until he's dead.

If I can keep the wrinkles in my face from extending down to my heart, I am safe.

Long life is the result of keeping up your en-

thusiasm to remain young and a healthy ambition to be useful.

We live in deeds, not in doubts—in action, not in age. It is the wise use of years, not the length of life, that counts.

When a man passes middle age it's the test of his greatness. Before he reaches that age we do not expect so much of him.

Age is an asset when your plan of living has not proved to be a liability. Some men are second-hand at forty, while other men are in their forenoon at fifty or sixty.

The body has its birthdays, but the brain should be benefited by time and experience. The brain cannot blot out the years on the calendar, neither does it need to. Years in the think-tank are an advantage.

So many humans are inclined to measure age by the yardstick of years. I have seen men wrinkled, gray and ripe in experience, but these men were not what we call "old." Oldness is when a man remains on earth just to tell his regrets.

Age may mean stronger glasses, stiff joints, and a desire to think more and to tramp less. Age is an advantage when a man has physical force to back it up. Age does not prevent a man from

changing his course in life, for "it is never too late to mend."

Age is not measured by years. Age is the answer to your feelings. Age is a matter of comparison. There is the crabbed age, the slow-consuming age, and the good old age. Then there is the season when you grow old gracefully, and there is another season when you get old disgracefully.

The man of fifty who has lived wisely and has kept in touch with the spirit of the times is at his best. To bodily vigor he joins experience, and experience means good judgment. To judgment he joins a sense of responsibility and a habit of steadiness, two qualities of inestimable value in business.

In the good old days of not long ago, men would quit at fifty or sixty, retire and give the young men a chance. Not so now. The man at sixty plays golf, drives his car, rides his horse, does the things to keep him in trim, and if a young man expects to get his position, he's got to go some.

When we assess age, we have two things to consider—the brain and the body. Some brains are filled with cobwebs, while the body is as virile as a cowboy's. Other bodies are as antique as the rococo furniture of Louis XIV, while the family Bible shows, on the birth page, that they are still in the gloss of mental newness.

AMBITION

My ambition is to live long and be good—good for something.

Ambition is a big factor, but without patience to win, your ambition is but fireworks.

The modern man is too anxious, too ambitious to get up front—so anxious that he is not willing to do the little and necessary things.

To the man whose ambition is all money, let me remind him that, Above, ambition cannot dwell; Below, they have no vaults in hell.

Ambition is an important factor in character building. Ambition is often blind and mistakes the road. Have you ever taken the wrong trail?

The magnet that makes a man want to live is his hobby-horse, his tin idol, his all-consuming ambition to do something or to be something.

You have probably aimed high. This is natural and laudable. And if you have aimed high, the only way you can hope to hit a star is to put plenty of powder behind the bullet.

Ambition is a good thing when properly guided. An aspiration to serve men differs greatly from an ambition to stand in the limelight. The lime-

light may move, and it often does, but service builds.

To you honorable, ambitious men who get discouraged at times, my suggestion would be: Study the facts of the solid financial successes, and steer clear of the thought that you must hurdle into success in a hurry.

Keep putting your goal ahead. A partial success brings on mental laziness. Nothing is so dangerous as full accomplishment of all you expect, for then you have arrived. When we arrive, we unharness, lie down and rest.

Unassembled efforts, widespread ambition—these are the things that have made most men fail. Most men have too many irons in the forge. Specialize, and you realize. Scatter, and you shoot a mud scow with bird shot.

The ambition to set your whole will on a set purpose, at a set time, and the ability to organize yourself and those associated with you—the ambition and ability to carry your purpose out, and out on time, is exactly what all men have had to do in building a reputation for results.

If by the mere mental act of wishing you could gain wealth, fame, power and position, would you accept all these gifts at the expense of some friend or of your neighbor's innocent child? Would you

be willing to push into poverty another man, that you might rise in resources? Do you want to push your way through, or is it your ambition honestly to earn your way up?

AMERICA

Be loyal to America and you need to have no ancestry.

If it had never performed any other service for humanity, America would still stand as the greatest force in the world's progress because of its inventions.

Columbus discovered the coast of America. Washington surveyed the interior of America. Lincoln saved America. Edison electrified and Burbank intensified America.

America opens its great gate of opportunity to the American and the alien alike. It offers equal prospects to the penniless. Proof: Most men of money in America began poor.

Every time I look at the spreading wings of that dear old American eagle on the dollar, how my heart fills with gratitude to the god of Fate who directed the stork to light on American soil!

In America, we eat seven billions of bananas every

year. We eat bananas, but we do not grow them. A country that grows bananas is so easy to get a living in that the country is not worth living in.

With the geographical location of our many States —with the natural resources, the climatic conditions and the artificial advantages—with our mixed citizenship producing genius and "go" remember this: It's always sunshine somewhere in America.

In the passionate breath of hot debate, in the unhampered discussion of ways and means, the aggravated minds of men often resolve this or that, but down deep in the heart of America is that invisible, intangible sense of right that has caused this country to survive and succeed beyond the most sanguine hopes of its founders.

Four hundred years ago we were but the fringe of civilization on an unexplored empire of opportunity. To-day an impartial inventory credits this country with an incomparable record for real results. Morals have kept pace with prosperity. Education has set the pace for population. Genius has given the world its greatest gifts, and our hills and valleys help humans beyond comprehension. Measure our money, weigh our worth, size up our natural resources, but always remember this: "It is God's generosity and not our Government that is the author of our greatness."

ANCESTRY

The family tree is right enough if it produces man timber and not just plain nuts.

Pedigree is a good thing, my boy, but it is performance that will help you most.

Posterity may be an indication of where we are from, but ancestors do not always tell where we are headed for.

A family tree old enough and with limbs long enough to cast a shadow over all Texas will never help a man after he refuses to help himself.

To be born of rich parents costs the offspring no study or pain, but to rise from a humble heritage on the grounds of merit, proves that a man is a man and not a mistake.

You may be a branch of the birch, the beech or the maple family. This is immaterial. Are you a credit to the particular family tree to which you belong? This is material.

When the parvenue, the recently rich, reminds us of his early struggles for success, we forget them in his sensible presence; but let a gold-getter forget his former situation and attempt to shine in society, and how well we remember his origin.

I shall always contend that the unearned possession of too much money destroys the wise choice of recreation and results in a failure to select, from a number of occupations, the one that will afford the greatest opportunity to be useful to the world.

In the older days a stockholder in the company would see that some relative had a fat job, but today things are on a service basis. Few nephews are favorites. Relatives must get results. Sons must show service. One of the most expensive mistakes a company can make is to advance a relative beyond capacity.

ANGER

All arguments and many of the mistakes are caused by anger.

Ill-temper costs business more money and friends than any other trait of character.

A fool is the man who cannot get angry. The wise man is the one who will not.

When we mistake the fire of anger for the light of argument, our lamp of logic goes out.

In anger a man submits himself to a microscopic

examination of his faults. He is revealed to the world.

Anger in a letter is an evidence of moral cowardice, mental weakness, and often a proof that the writer is wrong.

Never under any circumstances write and sign a letter that you would not print in large type on a billboard.

The "get-back" letter is a mighty expensive explosion of temper, for a letter once mailed with your signature is unrecallable.

Cool off before you start to write a letter that is prompted by passion. Get control of yourself before you try to get control of another.

Getting angry with any one will never get you out of a bad deal, but it will get you in where you cannot get out without cost that you cannot afford to pay.

When I get good and angry, I insist on being alone. It saves my reputation for being explosive and dangerous, and for years this was my heaviest handicap—temper.

Write a "hot" letter if you must, then lay it aside and the next morning tear it up. This plan will

get the pus out of your sore spot and will not reveal the fact that you are infected with the germs of insanity.

The man who flings away his ambition in a rage, in a temper, is spending the best part of his vital force in the wrong direction. Until a man can control himself, he is not safe; nor do level-headed men consider him perfectly sane.

Anger creates in man's mind inharmony, and in his heart that confusion that makes him a monkey, minus the advantages enjoyed by the monkey, of being able to swing by his tail and escape the paws and the jaws of the other mad animals.

Anger is poor argument and often ends up with an eye in deep mourning. The temper-tossed individual is always a toy in the presence of a cool man. The guilty and the greedy lose their heads, then they get their heads smashed, and this is bad business.

The precious liquor of a man's life, his blood, is a poison when he harbors hatred, acts in anger and retaliates in revenge. Because, in his mental process of brewing trouble, the poison saturates his system, saps his sleep, disturbs his pleasure and destroys his "pep."

Indulge yourself in a fit of anger, and you upset your mental poise, your appetite, your digestion,

your assimilation, your nerves. Let some angry emotion stir you, and this will increase or retard circulation—send a hot flush or a cold perspiration. How can you hope to be at your best when all upset?

APPEARANCES

The cross-eyed man may be straight, but he never looks that way.

On the fishing line the cork dances around and attracts a lot of attention, but it's the hook that is doing the business.

Churches with high steeples do not always save the most souls, neither does the size of a tombstone tell how big the man was.

When we stop dressing well, we save in one way and lose in three ways. We balk ambition, flag self-respect and discount the respect of others.

Prosperity and progress were never created by people who had lost regard for their personal appearance—their ambition to want to live well and look well.

If the clothes make a man, it is a cinch his face can unmake him. If you look worried, hungry, grouchy, men will avoid you. If your eyes are

bloodshot, your nose red, your cheeks swollen, your teeth covered with moss, and your breath dead, who wants you?

ARGUMENT

Argument does not answer. Facts do.

The easiest way out of an argument is to listen and agree.

When meeting a man socially, let your friend select the subject. Argue with him as little as you can.

A dinner with a good laugh is helpful, but a dinner eaten in argument will earn you the name of a dyspeptic.

When a fellow fails to agree with you, and you know you are right, why get all fussed up over the matter? Depending on how you accept an argument tells how big you are.

The busy man agrees with the generous giver of wisdom, because it makes the fool feel better. Then, again, it saves so much time for the busy man. This probably accounts for the busy man always agreeing with the fellow who would argue.

ASSOCIATES

Living with the lame teaches us to limp. Intellectual and social betters boost us.

Meet your moods with counteracting companions and you will be greatly benefited.

As you grow ready for the acquaintance of desirable and dependable men, you find them.

The concert of good company fires a man to greater energy and more endurance. Frequent the company of superior men.

Sleep with sheep, and you will arise with ticks. Associate with the worthless, and you will get up in the morning with a dark-brown taste on your tongue.

The man who constantly mixes with bad men, poor company, must necessarily sleep with a club in his hand, and even then he is not protected from public opinion.

Your employer can tell the range of your efficiency—the measure of your worth—the real, true value of your services by the greatest known human forerunner—the company you keep.

How discouraging it would be for the robin to try to sing his sweet song on a moonlight night near

a stagnant pond alive with bullfrogs. Keeping in the right society is important if we would have the world hear our song.

Are we not like the tree toad that takes on the color of the branch it clings to? Do we not take on the color of the branch of society we cling to? If emotions are created, is it not an act of common individual interest that we get our emotions educated by those who have made good?

The failure fellows are always associating with failures—always reading of human mistakes. They seem to find much satisfaction in the news that tells of so many more men in their own class. Is it not reasonable to assume that men can be measured by what they read and by their associates?

A black hen lays a white egg, but a yellow heart can have no golden thoughts. Head away from the human that is yellow. Helm to port when you hail a man that is not in harmony with other humans. The odds and ends of society, the mutts and the mongrels—the motley—never make good companions. Seek the society of your betters. By keeping good company, folks will figure that you "belong."

AUTOSUGGESTION

Death is the result of a cause, and most of us create the cause.

Autosuggestion is as far from spiritual thought or training as a Sunday school is from a bullfight.

In my old-fashioned way I like to think of the conscious mind as a Pilot, and the subconscious mind as a Power.

Man's mind has shelved superstition, firmly fixed science, accomplished the unbelievable of the material world, and established the believable of the spiritual world.

What a wonderful thing the human mind is! The remotest corners of the two continents are at its call. The things of earth succumb to it, and even the soul of man is sent on by its understanding.

Autosuggestion no more conflicts with the science or the practice of medicine than the blood-letting physicians' plans of Washington's day conformed to the blood-transfusion ideas of the present day.

The great danger of autosuggestion is found in the fact that many will use it unwisely. The big benefit to be derived from its influence is that it will clear away the fog of sickness in millions of lives.

The very employment of the prefix, "auto," divorces the belief that autosuggestion is spiritual. It is a personality program from the spark plug

to the steering wheel. And as for "suggestion," this is the engine of the "auto."

Suggestion is more influencing to the lazy mind than the established fact. Add a little mystery to anything, and you hold the mind to the last line of the last chapter in the book. Put the whole story in the prefatory, and the book will be covered with dust.

Every enduring thing has had the elements of common sense, and it is common sense to accept the fact that the practice of putting power of the mind to work in the right direction, is a first, and necessary, step toward gaining health, happiness or success.

Autosuggestion has postponed indefinitely many an autopsy. Mental science has cured thousands. Christian Science has healed millions. Medical science needs no defense. Surgery is so human, drugs are so necessary and nurses so beautiful that often I wonder why we die.

The definition of any creed or cult starts up a debate, while mere suggestion disarms suspicion, invites experiment and often coöperation. A definition draws a definite line, makes a blue print, while "suggestion" simply lays before the mind an unfinished chart, and naturally the mind builds a boat and begins to explore.

BACKBONE

Backbone is spirit, not a set of skeleton supports.

Backbone is the inner character of a man and not his vertebræ.

Backbone is perseverance, tenacity, not a stilt. It should be used to hold the head up and the haunches down.

Backbone is heart and soul, brain and brawn. It is not just a jointed spinal column—a baluster of bones to bolster the body.

Some one has said that a man's backbone should be sufficiently long to prevent him from sitting when he ought to be serving, and sufficiently strong to keep him on his feet until he arrives. Backbone is more than this—it is brain power.

BIBLE

Who would, in the absence of a better book, doubt the wisdom of the Bible?

There is not a riddle in all the realms of human experience that the Book will not solve.

Some things in the family Bible: Ma's recipe for making vanishing cream, and Pa's ticket for his watch.

Any young writer can find more subjects of interest, more fuel for good copy in the Book than in a dozen other books in print or out of print.

The man who does not care to read the Bible for its religious doctrine should read it for its practical philosophy, its incomparable prose, its preëminent poetry.

In the Bible there are eight hundred texts that encourage us to rejoice and be glad, but the average man manages to manufacture something like nine hundred reasons why he should not do so.

A prisoner was working on a pile of stones, and he said that the rocks reminded him of the Ten Commandments. Then he explained his thought this way: "A fellow can go on breaking them, but he cannot get rid of them."

The Bible is the "best seller," because it contains more than ten thousand surprises. It teaches individual responsibility, of course, but as a work of startling revelations, it is the most authentic, encouraging and well-written book published.

The most democratic book in all the world is the Bible. It can be applied to all times, all classes, all conditions, and although it was written thousands of years ago, when humanity was groping and the world was in its infancy, this single Book

stands to-day the most valuable agency for the advancement of mankind.

BODY

Men who employ other men know that the "run-down" man soon runs down.

Man's body is but the home in which he lives—the hive of unmentionable disappointments, unnamed doubts, unprintable doings.

You may not be sick in bed, you may be up and around, but not up to standard. When a man is not up to standard, he is paying the price.

How fit a man is mentally, the world may not know, but how strong a man is physically, he is bound to show. One cannot hide physical weakness.

The body lives to do the things that gratify the nerves. The body is a self-indulgent bundle of sensations. The body will drag down the mind to the level of its living if you don't watch out.

It is surprising how little use big business men have for the weakling. To-day, business demands every ounce of energy and all the physical force possible. Vim and vigor are virtues; "gimp" and "go" are in great demand.

Sickness is the result of physical abuse or the result of intellectual implanting of disease germs. Continue to misuse the body, and you will pay the price; and the pity of it all is, you are paying the price and often not realizing it.

I am inclined to believe that the larger number of failures in life are due to an ill-judged outlay of physical strength. When a man's mouth frequently opens with a yawn, a heave or a sigh, when his mouth is open like a bunghole in a barrel, you can see what happened the night before.

BORES

No man is welcome that wears out his welcome.

Few sales are made after the customer considers he is being bored.

There is one time when I feel my society is wanted, and this is when the bore is doing all the talking.

We punish the poor cuss who commits a petty crime, but the bandit bore who steals our time and our patience, we tolerate.

Go where you will, you will always find the bore. He is under the tall cedars of Lebanon, or sitting before a plate of beans in Boston.

Bores hold you by the hand until you are compelled to hear them out. Bores tell you their troubles. They continually communicate when they have nothing to communicate. When you are weary, they refuse to let you be alone.

I would rather take my vacation in a tumble-down cabin back in the hill, all alone, rather live on garlic and gooseberries in the forest, than be compelled to sit on the broad porch of a fashionable summer resort and be bored by a bore.

BOYS

Reform men if you can, but boost the boy before he needs the reformation.

When boys are educated to use their hands with their heads, they have less desire to use the tools of the devil.

There is a test that will prove the damascus in a boy, and this test is when he is compelled to get an education that is bought and paid for by his own hands.

The boy who will soon be a man must be made to see clearly the wisdom of Washington, the justice of Jefferson, the Americanism of Roosevelt. We should teach a little less Latin and a little more liberty.

In the ruffling accidents of a boy's life, it is a wonderful help to have a good Dad as an understanding friend, for no boy is prepared for rough climbing unless he be shod with the shoes of Dad's experience.

Selecting a calling in life is a serious business. The boy should be left to follow his natural bent, unless older heads know some valid reasons for filing an objection. The world is full of misfits and misfortunes from trying to make a minister out of a first-class farmer.

One of the most powerful forces known to help a boy is that of personal influence. A young boy will listen to an older boy—to his big brother. But a lot of little boys lack this real big brother. If you want to be a big man, go out and find some little man who needs help, and be his big brother by adoption.

Four-fifths of the criminals of this country are hatched at the age of sixteen. This is the time when father lets the boy go it alone. Say, Dad, how much time do you give to smoking your pipe and reading the paper at night, and how much time do you give to your boy? Don't you think that a little less motoring and a little more attention to the boy would come nearer doing your duty?

BRAINS

Brains get rusty, and after they stand still for a time, it's hard to get them going again, and hard to keep them going.

The average man employs one-tenth of his brain capacity, so the authorities tell us. Can you tell me what is done with the other nine-tenths?

Brains do not wear out with work, they rust out with worry. When a man is worrying, he is not working. When he is working, he will have little time to worry and less reason to worry.

Call it what you will, but the mental attitude has a lot to do with a man's success. No matter how hard you may work, if your mental attitude is headed toward failure, you will probably fail.

When machinery stands still, even in dry weather, it will rust, but man, with his head filled with the most delicate mechanism, and all the wheels as wet as a swamp—man will quit using his brains and expect them to remain bright at the bearings.

Every thought marks a line of your brain. The more you think it the more you sink it. Think the same thing often enough and it eventually becomes a groove—an instinct. When good thinking, clean thinking, efficient thinking becomes a habit, it automatically leads to good work, clean living and

efficient methods. Success is a consistent, persistent mental attitude.

BUSINESS

Business is never good business until it makes a friend.

Success in business is a franchise granted to those who can organize coöperators.

It is the wisest act of your business career to surmount some business fear every day.

Years ago I fell flat on my business back, but in this position I found myself looking up.

Getting all excited over a spell of bad business unfits a man for good business. Apprehension atrophies.

The morning hours in business are worth much more than the hours after noon. Start right in the morning. "Pep" up immediately.

Business is made up of the hands and hearts, thoughts and heart throbs of an organization. Merchandise is merely the stuff sold.

In a business depression strong minds increase

their efforts, while little men prance and dance about like a bobtail horse in flytime.

Business is the coöperative efforts of all, and until the business is conducted harmoniously, the merchandise is but a camouflage for customers.

Business is the thing that blesses the worker and the work. Business is the religion of The Golden Rule, and The Golden Rule means business.

The important part of business is the individual service involved. Styles come and go, slackers come and go, but coöperators come and remain.

No matter how bad your business is, it is sure to be a blamed sight worse if you lose your courage. Every business man has a lot more courage than he employs.

One of the secrets of success in business is to be able to appreciate, in advance, what the demand is going to be, and then go ahead of the other fellow and fill the demand.

A wheelbarrow will stand on its two legs and never move a foot unless you lift it up and push it along. So would business. You've got to pick it up and push it along.

Any business concern that buys goods right and sells them right is in business, but a business that

fails to deliver on time is sure to have plenty of time to think of the trade it has lost.

There are some men in business who are making good to-day, and there are others that are finding fault and failing. Is it not true that men make conditions, not conditions make men?

The man who builds his business on a bluff will some day find his location a little out of the way for the general trade. The public walk on the popular side of the street—they do not travel toward the "bluff."

Through sympathy we reach people. Through service we hold customers. Advertising attracts attention and invites customers in. Discourtesy discounts every effort that a store can put forth to win more business.

Bankers, blacksmiths, painters, physicians, statesmen, servants—all must remember that they are in business for more than just money. God gave a man the high privilege of living a life. Business is a life devoted to the right thing.

There is no influence in business so valuable as a kind voice, no stock in the store that equals in influence a friendly smile, no price has so much pulling power as dependable service, no advertising is so far-reaching as the square deal.

The most important thing in any man's life is to find out what line of business best fits him. The next step toward success does not so much depend on genius or on uncommon talents as upon the greatest degree of common sense and the ambition to work.

Business must be conducted on a basis of profit. A business that depends on its reputation for cheapness will soon earn a cheap reputation. The customer is more concerned in quality and in service than in the saving of a little money and the loss of satisfaction.

The test of every man in business is in the manner or method he employs, and the ethics he follows in his everyday life. The soundest rule ever written on business is The Golden Rule. When we "do" others, others combine to undo us. The result is a hundred or more against one. The odds are too great.

BUSINESS LETTERS

A letter should be considered as a personal interview.

Do not wrong yourself by arguing with a complaining customer.

The single-page letter is read, and the three-page letter is sometimes read—later.

The letter that pulls is the letter that pictures the writer face to face with the reader.

The postage stamp that carries a "smart" letter delivers a blow at the business that sends it.

The letter that sells is a big benefit, provided the service that follows the letter satisfies the customer.

The absolute essential in the business writer is to know that a thing is wrong, and then go ahead and not do it.

The successful letter is sincere, simple, and more often short. This kind of letter dominates the morning mail.

Business is often hard to get but often easy to lose, and the man that dictates a mean letter is almost always the loser.

Clearness, conciseness, confidence and courtesy—are these the four points of compass in a well-constructed letter?

A concise, brief letter that does not omit the personal interest, but does place each statement of fact in order, gets the order.

The business letter that gets home from third—that scores—is the letter that conveys an impression of earnestness to be of service.

Honesty in a letter is of more importance than highbrow English. The smart-Alec letter writer will do more harm than he can do good.

Never under any circumstances "jolly" or "throw the bull" when writing a collection letter. This system of letter writing often awakens distrust and creates contempt.

Treating a small customer shabbily in correspondence is only showing that you have a yellow streak in your business makeup. The small order is often a test of your real service.

The average business letter is full of stock phrases, and stock phrases do not impress. They do not even need the impulse of an idea, and are usually received with indifference.

The special function of a collection letter is to get the money, but the imperative necessity of looking to the future and holding the good will of a customer is of equal importance.

A collection letter must show the disposition on the part of the writer to be fair. It must consider the difficulties of the customer, and at the same

time present your own requirements fairly but firmly.

When you receive a complaint by correspondence, work hard with your reply to impress the customer that your intentions were good and that your interest is still in your service to satisfy.

Neglecting a complaint of the small customer is like deaconing the calves, and then expecting to raise a herd of cattle. The small customer of to-day is often the big dealer of to-morrow.

A customer does not want a letter from you that tries to prove that he is all wrong; but the customer will accept an apology and the assurance that the whole situation can be adjusted.

Counting the cost of rent, office help, material and time, the average letter costs from thirty cents to two dollars—costs much more than most men stop to think. This being true, is it not important that you write with care and intelligence?

Mixing your selling-talk with an invitation to go fishing, presenting the advantages of your merchandise, and then interspersing this trade talk with personal comments and reminders of past performances, is like trying to mix oil with water.

Hundreds of business houses in this country can

trace their success to the postage stamp, and the success of all correspondence carried by this postage stamp depends, not so much on the presence of perfect English as on the presence of real service.

This is a narrow world. Send out a written slur, shoot out an unwarranted insult in a letter, and if the receiver happens to be a half-brother or a personal friend of some "valued customer," you're liable to get this fatal notice: "Cancel our order."

When you would sell a customer by letter, be sure, at the very beginning of your letter, to discuss the buyer's interest. The crux of your correspondence should contemplate the buyer's interest—should consider what the buyer wants to buy, not what you want to sell.

The completeness of a letter is not lessened by stopping when you are through. Write a letter as you would send a cable. Figure that the text of a letter—the business part of the letter—is to cost you one dollar a word. Telegraph your thoughts in the trade part of your letter.

When you finish the trade part of your letter, and you feel you are warranted in being a bit personal, put your personal remarks in the postscript; or, better than this, write these personal comments with a pen on a special sheet, and inclose this sheet with your business letter.

The business letter has three big missions—it must grip interest, go over, and get results. The business letter must first interest the reader, then show the writer's knowledge of the subject in hand, and at last, it must end with a punch that will put the pen on the check.

Brevity in a business letter is a time factor. Writing a letter that is long, indirect and not clear, is like placing a needle in a padded shoe box, packing the shoe box in a large tin container, and shipping the twenty-pound package to a customer with this caution: "Open Carefully."

When the correspondence on your office desk resembles a remnant counter, you are probably suffering from the disease called "put-it-off-skie." A pigeonhole desk full of papers is pretty good proof that your brain is cluttered with the contents of things that belong in the office files.

In a collection letter write a straightforward statement of facts, and end with an evidence of good will. By ending with an expression of good will, you will probably stimulate a reciprocal spirit of good will in the mind of your customer. And this means, after the collection, more business.

The old-school ideas of writing to a man and addressing him "My Dear Sir," puts rheumatism into your letter. But before you get so familiar that you address a man by his first name, be pretty

sure that you have won his confidence and earned the right, through friendship, to call him "Frank" or "Charlie."

There are many big business men who lack the advantage of better English training, and these successful men must, of necessity, employ the individual that can write more acceptable English. But the biggest mistake in business is to employ a professional letter writer who is short on common sense, the spirit of service, and long on smart sayings and slang.

In writing business letters, remember that honesty of purpose is the only permanent plan, that courtesy is as appealing as the honey flower to the bee, and service is the biggest factor to-day for real success. Make the desire to render a real service the underlying note—always. Folks generally, and business people particularly, are especially interested in what you can do to serve them. Tell them—and tell them simply and honestly and courteously.

CAPACITY

Intellect, reason, understanding—judgment, skill, service—prudence, knowledge, character—these are all in the one word—capacity.

What is your capacity? No; not your camel ca-

pacity for water, nor your dinner-devouring capacity. I mean your capacity to get results, and then get the rewards for such service in cold cash.

I have been watching the movements of some big-money men, and have learned how a man can increase his income, improve his opportunities—make more for himself and for others. Not by speculation, not by what we call "investment," but this plan is based on the one word—capacity. I honestly believe that every man can multiply his worth to himself and to others by a careful study of this one word—capacity.

CARELESSNESS

The lack of knowledge cannot equal the crime of carelessness.

Hog-tie the careless, and the demand for gravestones will drop six per cent per annum.

Carelessness is inexcusable, therefore merits the consequences that always come to the careless.

Continued carelessness is indisputable evidence of either ignorance or indifference. Take your choice.

There is a headsman less noisy, much less theatri-

cal, but infinitely more costly than war, and his name is Carelessness.

A curious, careless cuss will light a match on Monday night to see if the gas tank is empty, and on Wednesday morning they bury him.

Imbecile indifference, childish carelessness, is enough to render any individual poor and worthless without the handicap of another vice.

Carelessness is a crime that the conscience punishes with great nicety, but the conscience does not support the suffering dependents or the injured individuals.

Pity, philanthropy, goodness of heart may hire a careless clerk, a careless anything, but upright intelligence knows that it is not business to carry this careless cipher at the expense of the efficient and willing.

CHARACTER

Reputation is the world's measure of a man—character is what he really is.

Character is not a mere mental image; character will outlive the tombstone.

Any temporary success is a permanent loss that is gained by the sacrifice of character.

Every man may not be the architect of his own fortune or misfortune, but he is the sole contractor of his own character.

Without character a man is like a footless stocking without a leg. He has nothing and therefore is nothing. He is a cipher with the rim off.

A man may consult the magic of the matron who measures the chart of his future, he may study the crystal held in the hand of the wise man from some ancient, but illiterate, island and still fail to find out what ails him. But if you want to get the truth, study the dial on your heart that points the way to your character.

CHARITY

Charity is not a plan of giving; charity is the luxury of doing good.

The truest form of charity is to try to correct the cause for the need of charity.

Charity is a crutch that the weak lean on, and in the end they forget how to walk without the crutch.

Charity calls for a lot of common sense. When we start out to give, dole, donate, we more often defeat our own purpose.

To give to the sick, the infants and the infirm is real, genuine charity, but to go about picking up the shiftless and the crooked and handing these loafers a cup of coffee is not charity.

The temporary giving of charity is only drugging our conscience. Helping a human in distress is wonderful work, and we shall always have this work to do. What the poor man will do to-morrow is the thing we must think about.

The man that I feel truly sorry for is the man that has held a good position in life and is slipping. No words of tongue or pen can describe the feelings of the man that knows he is slipping. The bum has lost his pride. The crook has no shame. The lazy do not care, but the struggling man that knows he is slipping, is indeed a subject of charity.

You are a "committee of one," appointed by your own conscience, to be of help to your neighbor. As long as the improvident neighbor lives, as long as the sick are with us, the crippled and the infirm among us, we shall have neighbors who need charity. And as long as we distribute charity by our present plan, there will be much private suffering and many of us will be uncharitable.

CHEERFULNESS

If there is a virtue in the world that always helps, it is cheerfulness.

Willingly and cheerfully doing a thing doubles the worth of the deed.

The sad man soon tires, but the cheerful man marches on for days and years.

Cheerful people have courage. They meet misfortune face to face, smile, and go through.

I have noticed that when coming in contact with others, if I am cheerful they invite me to call again.

It is perfectly consistent with the dignity of success and the manly sport of service to be cheerful. Try one bottle.

Grinding labor, unwholesome food, lack of sleep, family worries and congestion of cash do not contribute to cheerfulness.

Continuing cheerfulness is what we all must court. Constant sadness and a grouch congeals our blood and baffles the building brain.

Groans and moans do not glorify anything, but good cheer forms an alliance with the great Source, and it helps this old world to go round.

Kindness and sympathy are direct descendants of cheerfulness. This world would be but a Lapland winter without its cheerful, hopeful, helpful humans.

The individual who is not cheerful soon creeps into jaundice and is, a little later, an inheritant of gout. The grouch ends up in the wheel chair of peevish, premature old age.

If you walk on the shady side of life until you are of middle age, you will probably be compelled to carry a heavy pack on your back up the sunny side of the street in after years.

Get the personal habit of being cheerful. One-half of the trouble in this world never happens, and the other half of the trouble is due to the fact that there are not enough cheerful people.

A man with a light heart lives longer than a fellow with a grouch; therefore, it pays to be pleasant. Then again, the dividends come to the sunny-dispositioned individual while he is still on earth.

The most valuable individual in an organization is the cheerful, hopeful human. Cheerful people refresh us; hopeful people help us; and in knowing this, it is every one's duty to perform his or her part of cheerfulness.

We all have hills to climb, and the climb is shorter

when we smile, the burden on our backs lighter when we laugh, the trip much pleasanter when we climb cheerfully. A mountain is but a molehill when we act like men, not mules.

Cheerfulness promotes prosperity, creates harmony, increases efficiency. Cheerfulness is the antithesis of the dumps, the blues, and of the swan song: "What's the use of anything? Nothing at all." The funeral-faced man, the chronic grouch, the kicker, the knocker, and the always-on-the-other-side, the good-for-nothing, may be on your pay roll, but take it from me, he is the most expensive polecat on the premises.

CHURCH

Going to church can't hurt you, and staying away won't help you. The odds are on going to church.

History does not reveal one spot on earth where pearls are found that has on the near-by sands an educational institution, neither will you find a great gold camp where churches are conspicuous for their wealth, or the people particularly interested in worship.

Not all of the good folks go to church, nor do all of the bad people stay away. A church is often a hospital for humans that need a bit of nursing. It is frequently the home of hypocrites. But

somehow I've always had a leanin' toward folks who go to church, in preference to those who play poker in a back room on Sundays.

Personally, I am convinced that we shall never have a universal house of "good"—a universal church. But I am convinced that some day we shall have more intelligent coöperation in the churches. So long as human beings differ in temperament, so long will we have different denominations. But why have so many churches in each denomination? One good church is worth six poor ones.

COLLEGE

There is no present system by which a college can supply common sense or furnish a boy with brains.

We may go through a college, but we will never get through the time when we need to study and further prepare ourselves.

A college course trains men to think. The college man must have, while learning to think, a keener intellect, better poise and a broader vision.

Years ago a college course seemed quite unnecessary, but to-day you will find many old-timers brushing up on education. Many successful men are again students.

Each year there is an increasing demand for men with trained minds—college-bred men. Business is no more a barter-and-bilk game. Business is a complex or professional activity, and the trained mind in many cases is more acceptable.

College education is not a sure road to success. There is no such road anyway. The talk we occasionally hear by those who seem opposed to a college education is unconsciously based on the fact that the college often develops the remittance man.

If the college man has sense enough (and he usually has) to enter business with the proper mental attitude of a beginner, and not feel that his sheepskin is a charm, he certainly has some advantages to compensate for his years of study and preparation, which are considered by many as a loss of valuable time.

COMMON SENSE

Common sense combined with initiative, and you have business service that is hard to beat.

The man of common sense knows that he has lived, and common sense will teach him that he will live through any and all perplexing problems.

Weeds will come without invitation, roses grow

wild without attention, but I'll be hanged if one can raise a hill of potatoes without the use of a hoe.

The sensible man works hard, enjoys each day the best he can, saves a little, plays a little, and when the books are balanced at the end of life, you will find to his credit a record of a lot of good deeds well done and some enjoyment.

A man of common sense knows that life is not all beautiful sunsets, all glorious sunrise, all sweet symphonies and stars. He must know that life is a responsibility, and the rewards come in proportion to his earnest effort to do all that he can do to win, and to make life pleasant for himself and for others.

COMPENSATING ELEMENTS

The compensating element is the ballast in business.

You have to contribute before you can collect. You have to sow before you can reap.

Voluntary self-denial at the beginning of life's journey will avert involuntary poverty, stress, sweat and indignity toward the end.

When you suffer a commercial loss, some personal

disappointment, you have lost little or nothing so long as you reserve the right to respect yourself.

As long as humans are exposed to inevitable disappointment and sorrow, just so long will it be necessary for us mortals to find what we call "the compensating element."

When you make a mistake the compensating element will almost always appear to nullify the blunder, neutralize the error. If this were not so, with all your errors of the past you would now be an inmate of an almshouse or some other institution for your personal protection.

You have had, in your business life, some temporary, some seeming defeat; yet out of disappointments similar to yours, thousands have evolved plans and purposes—turned their temporary defeats into permanent triumphs. It is necessary for us humans to get an occasional jolt.

The man who idles away his youth and early manhood, who chases pleasure instead of achievement, who prefers dalliance to diligence, woos indulgence instead of industry, who seeks the nectar cup rather than the iron wine of success, is destined to pay the penalty of lost opportunity in after life.

The wise man will choose to do his exertion while yet he is young, while yet he can strain brain and

body with zest and impunity, while yet hardship and fatigue and self-denial sit lightly on his forehead and daunt not his spirit. He elects to pay the price of a happy, comfortable, poverty-free old age when he is best fit to pay it.

What is to come will come, but I am a firm believer that it is within our own power often to step aside and avoid what might be a collision—that we are not blind creatures of chance—that we all have the common sense and the animal instinct to protect ourselves. And when the disappointments come, we discover the compensating element; and the compensating element is—we know more. And when we know more, we are in a position to do more.

COMPETITION

Man without opposition or competition would loaf out his life and die a limpid lump of fat.

You never saw a champion in any game who did not consider his game the greatest game in the world.

Long, long ago I wrote: "No man is in competition with another man, he is in conflict with his own errors."

Even tramps get so numerous they have competition, and competition is good for tramps. It keeps them moving.

The manly man accepts opposition or competition as an evidence that he has something the other fellow is willing to fight for.

How you regard your competitor is a pretty good measure of your own work. If competition inspires and incites you, then it is the life of trade. If it irritates and seems to injure you, then look out.

To the thinking man there is nothing more inspiring than competition. The very threat of competition causes the live man to rise by resolve. The presence of opposition, to a small man intimidates, disheartens and discourages.

We find fault with the necessity for work. We cuss competition and complain at opposition, but the chances are that without these things to awaken our latent energy, we would continue to drift down the stream of life too far ever to get back.

You are not in competition with any member of the organization or with human society until you start the scheme of cheating or beating your neighbor. Then it is that you are a blood brother of

the donkey, and the rest of your days will be devoted to hauling a hard load.

COMPLAINING

Use the energy that you put into a "kick" toward helping yourself and helping others.

How on earth do you expect to get along on one leg while you continue to use the other leg for "kicking"?

When a mule starts kicking, the tugs are always slack. When a man "kicks," he acts for all the world like a jackass.

Because the "knocker" is dissatisfied, disgruntled, he would upset the success of others. He bites the hand that feeds him, and he does more: He injects his venom into the new hand that is hired to help.

The world pays you in your own coin. Give the world a square deal and it will reflect your thoughts, acts and ambitions. Go kicking your way through and somebody will spike you on the shin.

The "knocker" always saddles the wrong horse. The "knocker" knocks the props out from under

his own prosperity. A man who will draw pay from another man, and then continue to take frequent "falls" out of that employer is a coward and a cur.

The next time you hear a fellow complaining, try the scheme of encouraging him. Tell him of all the things you can think of that he should be thankful for; and the conference will break up in his feeling foolish and your being bigger. It's a selfish plan, but it works great.

The man who complains loudly of being underpaid is quite apt to be the fellow who is overpaid. A good business house will not underpay a good business man. Men of this caliber are too scarce, and business men cannot afford to lose them. If you are not getting what you think you are worth, think along another line for a week or two, and then watch results.

CONCENTRATION

Concentrate on some special service in life. Stand out, and you will stand up, first.

Concentration fixes your thoughts on one thing. By doing the thing now you will be better able to do the next thing next. Slip on the first, and you will skid on the second.

The trouble is, we humans try to hatch out too many eggs at one time. We spread out and try to cover more than we can keep warm, and the result is, the whole settin' spoils.

Concentrate your efforts on some one thing. Make a dent in some particular service. This being a handy jackass at most things and a master of no one particular thing will eventually put you in the stable sweeping out.

Success to-day calls for the power of concentration. Stick to your subject; then, when finished, take up another subject. But do not weave a hit-and-miss carpet in your work or in your conversation. Talk to the point and work for the point. Stay put.

Concentrate the sun's rays on a small spot and it will burn a hole in a hickory plank. Spread these sun rays over a world and the ocean will be filled with ice and the land covered with snow. Concentration cooks the cake. Spreading over too much territory freezes the cream.

CONFIDENCE

Banks are built upon confidence. When a bank loses confidence, it can lose nothing more.

The small man is afraid of himself, afraid of others,

and as a result, the world lacks confidence in him.

Expect to do a reasonable thing, and then do it, but don't try to build a barrel around a bung-hole.

The respect of your neighbor and the confidence of the world are worth more than the biggest bank balance.

The big man has faith in himself, in the industry he represents and in the intelligence of the public. The result is, the public has confidence in him.

All practice of the past proves that it takes time to grow confidence, and confidence is never secure until it has been put to the acid test of time.

The first law of individual interest is confidence. The outstanding law of business success is confidence. We gain and give, buy and sell, confidence.

Destroy confidence in the Bible, and what would happen? Discount confidence in your family relations, and what would be the result? Lose confidence in your lawyer, in your physician, in your friend, and what will it cost?

You cannot influence the minds of others to any good degree without you gain their confidence, and confidence is a plant of slow growth. It takes

confidence on your part, and requires the confidence of others, to sell yourself and make the sale a success.

CONJUGALITY

Reno sells a lot of liberty bonds.

Many marriages add the charm of deception.

There are two tests in happy marriage—riches and poverty.

The average man can make his wife do anything she wants to.

If husband and wife would burn more incense, they would scorch each other less.

Some women are so happily married that they have to go to the theater for a good cry.

Marriage will help a man up quicker, or hold him down longer, than any other human agency.

To get a good husband, and then hunt around and get a good wife, get them hitched up, and have them pull together, is asking a lot of nature.

Marriage is not a corporation where the directors

must necessarily rule. Marriage is a partnership of the old school, where one is responsible for the other.

A husband may live without wine, women and song—live with a "nagger" and never go wrong. He may live with a wife that's short on looks, but I'll be hanged if he'll stick unless she cooks.

While the female robin is hatching, you will often see the male robin building an extra nest or two, and this is proof that even a bird knows enough to keep busy while his wife is confined to the home nest.

When husband and wife both work to bring home the bacon, the least you can say is this: They are a good team. When they both earn the bread, they both are more liable to appreciate the value of a crust.

A good woman will live with a man and say things about him that she will let no other woman say. And some of the best husbands will make their will known in tones so imperious that, if heard from another, would put a rainbow around his eye for daring to speak in a way unbecoming to the mother of his children. So when I hear people say they have lived together thirty years, and have never had the least difference, I am inclined to believe they have a great deal of indifference.

CONSCIENCE

A guilty conscience fears a tiger in every tree.

A clear conscience is a continual holiday of happiness.

The eye often proves an illusion, the ear a delusion; but the conscience will tell you which way.

Your conscience is your compass. No matter how dark the night, how hard the battle, the magnet in a man's soul will always point in the right direction.

To gain approval of your own conscience is of more consequence to you than to gain the confidence of a customer, and then to hold the customer up. The man that does not respect himself will always be a "tin horn."

It requires the courage of honest conviction to fight the battle of business with modest means, when one knows that it would be possible to start a financial scheme and make a cleanup in a few months. But, egad, a man must live with his own conscience.

COÖPERATION

Every big man is made by coöperation. No man is big alone.

Coöperation is a corporation, is a company, is an organization.

A business cannot endure half coöperation and half collusion.

A long pull, and a strong pull, and all pulling together is the stroke of success.

The shoulder-to-shoulder idea of individuals is what puts the punch into any enterprise.

Napoleon lost through the loss of coöperation. Many business men meet their Waterloo this way.

There is nothing in all business that equals the importance of employees getting together and keeping together.

We can all simplify matters by more willingness to coöperate. But no! Many of us will have our own way even though it "busts" the boiler.

An organized body of coöperators is nothing more, nothing less, than discipline and preparation. It is a rehearsal for responsibility on the part of all concerned.

It is the work you do to help the other fellow on the other fellow's job that proves that you have the

spirit of coöperation and the stuff that they make managers of.

Coöperation hatches humans for higher positions. Coöperation is the scaffolding of stability—the stepping-stone to management—the foundation for financial permanence.

If you ever expect to hold a higher position, you must support the man higher up—you must co-operate with the manager, even though you do not like the way he parts his hair.

Sit down soberly and study yourself. Find the faults in your own makeup and mend them. Meet the man higher up with the right mental attitude. Help him and he will help you.

Individuals are the instruments of big business—each fitted, peculiarly fitted, for the most exacting work, and all working in harmony. Worlds—planets—keep their course—coöperate. Atoms co-operate and build worlds.

Each and every individual has a responsibility to self-success, and each individual has more: We have a great influence over the success of the other fellow. What you do, or what you fail to do, influences other individuals. You are an example. Make it a good one.

To work always with the rule of reason—to respect the rights of others—is just common sense. To recognize the requirements of your superiors and encourage and enthuse your associates, is just plain coöperation. To be satisfied with nothing but the best you can do, to meet circumstances with courage, and defeat with a grin, are quite necessary. Any scheme to avoid rules must have the support of a rich uncle or a doting old aunt.

There is only one way to insure individual or personal interest, and this way is through what we call "self-interest." No man is expected to give his life's work just to make another man a success. Neither can a man make a personal success until he is big enough and broad enough to cooperate with others. My suggestion is to find some way to increase this self-interest. It may be the mark of more salary, more responsibility, or even a partnership.

CORRESPONDENCE

Letters destroy distance and bring brains and hearts together.

Did you ever write a letter to yourself, post it, the next day receive it, read it, and think it over carefully?

Letter writing visualizes your own virtues and sub-

merges your own sins—sometimes. Correspondence increases imagination, invites intimately personal paragraphs.

Letter writing, or correspondence, brings out the otherwise inexpressible thoughts. Correspondence crystallizes an opinion and more often places a gem in the crown of compliment.

Letters reach down and lift human lives higher. They are the deep soundings of the soul. You recall encouraging, inspiring letters that have sent you on to nobler purpose and greater work.

Expressions, when put on paper, are more carefully weighed and more cleverly selected. We often talk to hear the modulations of our own voices, but we write and must depend on cold type to tell the big thought. Naturally this type and our thoughts must be a clear and understandable message—a message that will sound on Tuesday the same as on Friday.

COURAGE

To ignore an insult is the true test of moral courage.

Lose money, and you lose much, but lose your courage, and you lose all.

Courage is a decent boldness, and this brand of a man always meets with friends.

We would all have more courage if we only knew how much courage our competitor lacks.

Tack this truth on the wall. When a man loses his spirits, he is as spineless as a chocolate éclair.

To acknowledge a flagrant fault is quite common, but to plead guilty to some ridiculous or foolish action requires courage.

The first factor in business depression is courage, the second factor is common sense, and the third factor is more courage.

A lot of men carry over a hundred pounds of condensed pressure in their boiler without a spoonful of sand in their box.

When you get discouraged and meet with disappointment, paint this stout watchword over your office desk: Never Give Up!

Remember this: Keep up your spirits, even though you are compelled to cast out a dozen candles from your birthday cake.

Any day that you lack courage or confidence, just turn your proxy over to the Highest Authority and

let Him run the world until your courage comes back.

Blind courage that overlooks obstacles is fool courage, but the courage that recognizes opposition, and then sets out to conquer it, is the courage of common sense.

COURTESY

Courtesy is the child of good will, and when you have in your heart good will toward the world, the world will have its good will for you.

Courtesy opens every gate. We can clip coupons from courtesy, but never draw dividends from discourtesy. Are you always considerate of others?

Merchandise may be sold a little lower in price in one store than in another store and still the sale be spoiled by lack of the cheapest thing in all the world—courtesy.

The truly courteous person does not practice courtesy simply because it pays, but because it is a method that generates that fine feeling toward others that must be expressed in an honest manner.

It is just as essential for salespeople to be courteous to one another as it is for them to be courteous

to customers—every bit of it. Courtesy is not the cloth of manners. Courtesy is of the heart—particularly organization courtesy.

Sometimes I think we get the wrong slant on the idea of courtesy. It is to a man's self-interest to do the right thing, and often to his selfish interest to do the wrong thing. The point is, do you want to build your self-interest or your selfish interest?

CREDIT

Character is the basis of credit.

The life preserver of a business is credit.

Credit is not inheritance—it is integrity and industry. It is not a gift—it is growth.

Some day your opportunity will come along, and along with this opportunity will come a call for more cash. If you lack the money, you will probably lack credit.

There are times when we cannot pay promptly, but when we can, we should. Credit works in a circle. When you delay paying your bills, some one else is compelled to be slow pay, and slow pay is low credit.

Through some carelessness in manners or methods

a man can lose his credit, and without credit, his opportunity is usually limited to the little cash he has on hand. If his cash in hand is limited, his credit will be correspondingly low.

When you consider that ninety-five per cent of the world's business is conducted on confidence, or credit, and that but five per cent is done on a basis of cash, there is some reason for saying that a man's character, his principles, his plans and purposes, are of more importance than his cash on hand.

The most ungrateful, unmindful, thankless, insensible individual is the fellow who trades at the store while he hasn't a dollar, and then, when he makes a little money, runs off to another shop, where he pays cash. It's not a square deal. This wise chap who evades his creditor makes a mistake. He neglects a chance, while he has the money, to further establish his credit by playing square.

CREED

There are hundreds of creeds, but one God only.

Why quarrel over creed when the eternal obligation is all summed up in The Golden Rule?

If I were asked to rewrite some of the creeds and

rituals of the Church, I would suggest more faith and less fear.

The hundreds of creeds and the many churches that, through theology, are out of harmony, often offer nothing more than conflicting evidence.

My creed is constructive, not destructive. All big men understand that it is by construction of self, and not by the destruction of others, that we grow.

Put me down as one who believes that it requires more real religion to accept my neighbor as a member of God's family, than to feel that any one creed has a corner on the right way.

My creed is "Humanity"; my church, God's world. My cry is for more power to help humans here. When I touch a human hand that is hurt, I touch heaven. I believe in God and in men.

Thousands of creeds, and equally many ways that wind and wind, when all the world needs to-day is a greater desire on the part of each individual to be fair and square with the other fellow.

God has an altar in every human heart. And this prompts me to say that there are plenty of good men who love their God without the threatened terrors or allurements of a religious creed.

From the moment a newborn babe's head is bound,

till the time when some tender hand wipes the death-damp from the dying older-grown, the whole thought should be, not so much of creed, but of unity.

Some day some all-involving creed will adapt the best in all faiths—some day there will come a creed where the mind will be the garden for growing flowers of kindness toward each other—real tolerance.

CRITICISM

Throw your hammer into the locker; any one can be a "knocker."

Most of the good or bad qualities that men attribute to others can be traced directly to themselves.

When a knocker starts to knock another man, always back out of the cage before he springs at your throat.

The greatest violence is always shown by the man with the most prejudice; therefore, I am always a bit leary of the ambitious critic.

When you criticise a man, and then fail to prove to him that you want to help him, you have lost one valuable asset—his confidence.

If you are a "knocker," the world will soon get on to you and what you say will have about as much weight as a feather in its downward flight.

The moment you begin to rise, you will find a lot of little men with toy guns taking a shot at you. It was so in the very beginning and it will always be so.

A certain class of employees must be criticized. But this is not the best kind of help. The most efficient service is that which responds to encouragement.

When a man starts to "knock" another you just naturally wonder what there is about the other man that has caused so much envy in the heart of the "knocker."

The average critic is the man that has failed to do much of anything right. If you will look into the situation carefully, you will find that the critic is usually a competitor or a rival.

More people are dying every day from criticism than from cancer. More people are suffering each hour from lack of charity of heart than from lack of cash on hand. The inhumanities of life are more dreadful than disease.

How natural it is for us humans to be constantly

weighing other humans. How often we criticise and condemn our neighbors. How concerned we are in an effort to improve other individuals, and how little we think of our own improvement.

The man who wastes most of his time reviewing the faults of his neighbor will eventually end up in the county house or some insane institution. A man cannot successfully carry the load of his own errors along with the weight of his neighbor's faults. It's too much to ask of a man.

To "knock" your neighbor, to find fault with your own town, to criticise your competitor, is to insult your own intelligence and to give evidence of a decayed sense of respect for the man who must listen to you, and who must know that you are a swivel-tongued son of a man who knew little or he would have left you in oblivion.

CURIOSITY

Curiosity made the Garden of Eden famous.

Stand on the street and stare in perfect silence at the sky. You will soon have an audience.

Idle curiosity should not be confused with observance—observance that is seeking useful information.

Curiosity is selfish. It is the cursedness of the gossip, and not a characteristic of the constructive mind.

If idle curiosity could be crossed with industrious interest, the world would forge ahead fifty years in fifty days.

Human curiosity, when satisfied, when appealed to, when courted, is the keynote of many successes in business, in advertising, in letter writing, in all lines of trade.

We are all more inclined to ask curious questions than we are to obtain necessary instruction. In other words, where access is easy and gratification immediate, curiosity starts plowing.

DAD

Dear old Dad is our protector, our provider, our friend. He is big-hearted, and has reason to be big-headed—but seldom is.

Upon the shoulders of dear old Dad is the weight of business, and sometimes of years. He may be old, or he may be of middle age, but he is dear old Dad just the same.

When we meet with reverses, it is this old chum of ours who sorrows and "shells out." When we

stand in the presence of success, it is the same old comrade who is proud.

Dear old Dad furnishes us with a good name. He furnishes sister with good counsel, and gives brother good advice. But we do not all listen to dear old Dad—until we are short of money.

No man with a worthy motive would for one instant attempt to rob Mother of her first place in the home. But Mother has a sweetheart, and he is dear old Dad. Anybody that Mother loves we should love.

How many times a wayward boy has regarded the rules of Dad as a wall between him and some coveted pleasure, only to find after a bitter experience that Dad's rules were but a friendly arm, guiding the boy to a bigger and better chance.

How thoughtless and how often thankless we are with reference to Father—how often we forget that dear old Dad is more than a bill-paying machine! We only know that we like him, but none of us can guess how much he means to us, until some day—some day.

DEBT

The man who borrows frequently small sums from his friends may mean well, but you know what they say about the pavements below.

The individual in an organization that is always borrowing money is constantly exhibiting a lack of that something that made the boss a success.

The heaviest handicap, the biggest liability, the real uphill route is debt. When a man owes small sums, he feels so small. He feels humiliated, belittled, degraded.

Buying on time is easy. Paying on time is not so easy. The worst old scheme invented is going into debt. The old clock of Time ticks mighty fast. When I get trusted, I can hear this "tick" in my sleep.

Nine times out of ten, the chronic borrower takes the money you loan him and pays some other fellow. You do not help him, but you help his friend. The truth is, you hinder him by promoting his panhandling ideas.

Few busy men have time to sift their true friends from the false ones, and in minor matters, like making small personal loans, most men would rather loan and lose a small sum than offend an acquaintance or a friend.

To borrow money for commercial purposes is building. To beg money to blow on extravagance is tearing down. It is too close to crime to be comfortable. The man that lacks a balance in the

savings bank lacks a balance. He is intellectually insolvent.

DECISION

The man of decision is the man with a vision.

Nine times out of ten your first judgment is right.

Make a decision before you lose your power to decide.

Every hour you delay, after you decide, costs you time, opportunity and more work. The point is, Man, decide!

The man who alternates, who blows hot and cold, and then waits for advice from his neighbor, is frothy in the forehead.

Decision does things. The vacillating, hesitating, for-ever deferring man is a dub. He has about as much sense as a hen in front of an automobile.

There is a service place for every man—a special position that every man can fill; but indecision, which is death to all progress, often blocks the man's way.

Columbus decided, and neither the storms, the sullen sea, nor the constantly shifting winds caused

him to change his course. His decision gave us our great prize.

Kick the crutches of indecision out from under you, and stand alone. Get the iron of determination into your blood. Be firm, not stubborn. You are a better man than you think you are just as soon as you think you are.

The stars can shine on no sadder sight, the sun can rise upon no more blighted lot, than the man of real ability, lofty emotion and American opportunities, who, by his indecision, resigns himself to the thought that he cannot make good.

The fellow that mentally fluctuates is always a fizzle. The double-minded man, the half-hearted human, is always a failure. The pillar-to-post person is a compromise between success and failure—not a failure, not a success—just a compromise.

DELAY

Delay is simply this—not to commence action.

Delay puts out the fire of purpose in all men. Big men do things—little men delay things.

We stick good plans on a spindle and expect from

this effort—success. We are all half-brothers to the big human handicap—delay.

We are all members of the firm of Delay, Linger and Wait. We have enough good intentions to tamp all the ties on the track between here and hereafter.

The delay man, the wait-until later chap, is always in hot water. He carries a hundred postponed duties on the calendar of next week or next month, and as a result he is always trying to catch up, but he never does.

Dust-covered duties soon outlaw. Long promises are long forgotten. Opportunities are lost in the files. The enthusiasm for answering an important letter dies out and the chance to close a deal gets cold. The disposition to let things linger takes the place of do-it-now. The habit of delay develops into a disease.

DEPENDABILITY

Strange how a dependable man is always found in a dependable position.

When you see a man buy a baby rattle, put him down as more dependable than the man who is buying "baby" a dinner.

Follow the desire to do the right thing by the other fellow, and you will stand out in the organization as a dependable, reliable individual.

If I were looking around for a big compliment to hand a man, and he deserved it, I would stop looking and simply use this word—dependability.

For years it has been to my advantage to interview some of the most successful men in America, and in these rather intimately personal talks, successful men have told me that the most important individual in the organization is the man or the woman who can be—trusted.

DETERMINATION

Determination means stick right when you are right, and get a new hold when you are wrong.

Determination leaves nothing but to act; and when you act, the thing will be done, bet your boots!

A determined man can do more with a dull handsaw and a rusty monkey wrench than a drone will do with two sets of tools and three helpers.

The value of creating in your mind a conviction, a determination to do a thing, is of great psychological advantage. The plan of cultivating a posi-

tive state of mind on what you propose to do is a big step toward success.

Determination is not bulldog brains. It does not mean billy-goat stubbornness, nor a certain direction for a certain end, without wavering. Determination is strength of mind, energy of purpose, manliness. It is moral courage and mental command.

We all have more faith in the man of determination than we have confidence in the man who is distinguished for his dashes, splashes and spurts. The spotlight fellow would have more reason for expecting success if he would only wake up and understand that he has not already arrived.

Write down what you think you are. Multiply this by what your flattering friends say you are, then subtract from this what your enemies declare you are, and finally divide your total by what you really are. The remainder should be enough to convince you to start all over again with a firm determination to be more than you are.

DEVELOPMENT

The test of a man is at the time he is coming into prominence. If he can band his brain-box and not let his head swell, the man is safe.

Right principles sustained by steady applications, and few obstacles can stop the upward climb of any man. Good health, the average education and plenty of pluck, and any man should advance.

You know right from wrong. You know work will win. You have health and a fair education. You have pluck when you stop to think. Now go ahead, my man, and make good. You have the rules and you have the tools. The job is up to you.

When we believe in ourselves and in others, when we teach and practice The Golden Rule—when we smile in defeat and never repeat the things that harm others—when we do the right thing at the right time, and then keep on doing this thing, we grow; and when we grow, somebody is bound to need our services.

DISAPPOINTMENT

Disappointment subdues the small man, but to the man of courage it acts as a spur.

Disappointments may hurt your heart, but disappointments often disillusionize you, and here's the hope you find in the hour of distress. Disappointments set you right.

Expect disappointments occasionally, and then

when disappointments come, you will not be disappointed. But above all things, expect to sell on a basis of hard work, and again you will not be disappointed.

True, there will come days when effort seems useless, when confidence is but a mirage of folly, when hope seems a delusion; but from just such hours strong men build even a bigger and a better business. Out of darkness we get the day.

We may meet disappointments and trials at every turn in the road. We may find friends who have been helped by us slinking away in the hour of need; we may hear the laugh of those who watch us when we fail; we may be condemned and often unjustly accused; bodily affliction may visit us, but nothing can daunt the true soldier of life.

DISCIPLINE

A man must discipline his mind to mind.

It is discipline, coöperation, that make men formidable.

Discipline is the only safeguard in the battle of life. Every time an industrial insubordination or an irregular act is avoided, there is a big benefit derived.

Self-imposed discipline is the restraint of self-respect. It is obedience to our spiritual or moral obligation, and an evidence of regard for our neighbors and friends.

The employee that evidences a disposition to disregard discipline will never be fitted to lead others —never until he changes his course. He will always remain a private.

Discipline does not mean bossing, nor does it mean licking the boots of the boss. Discipline comes from another direction. Discipline is self-control. The employee must have this self-control before he or she can control others.

DISCOURAGEMENT

It is always darkest when we feel it is.

Discouragement does not do things—it disarms and destroys.

The moment you feel an attack of discouragement coming on, arouse yourself from this terrible influence, for discouragement is death to success.

Refuse to admit that you are discouraged even by word or sign, and always stubbornly deny, to yourself, that you ever entertain such a destructive thought.

Do not get the disease of discouragement, for discouragement discounts all hope. When you get discouraged, you strangle success and you paralyze purpose.

In every business life there will come disappointment and hours of discouragement, but a day, a week, a month—these do not make a man, neither can they break a man that will keep on working.

When you get discouraged, stand on the sidewalk and watch the crippled and the blind. Witness those who are really handicapped. Then thank your lucky stars that you are well and able to work.

The thing that has done so much to delay your success has been discouragement. Discouragement is a disease that nearly every person suffers from. Fight off discouragement as you would ward off any physical affliction. Discouragement is intellectual infection.

DREAMS

Dream big dreams, then put on your overalls and go out and make these big dreams come true.

Dreams are the images of our hopes and fears. They are also the result of a late dinner.

A dream cannot be charted any more than you can chart the changing winds. A dream does not reason.

Never try to pull down your day dreams, for they are the things that will illuminate, in the dazzling light, your hope.

On every corner lot of your imagination erect some shadowy dream. Build big hopes, and then live in these hopes.

In our wakeful moments, no fancy comes that can equal the conceptions of a dream—mere fancy, not reason. Keep these last two words in mind—"not reason."

Dreams are the result of some influence of environment or of experience, and even then usually prove the contrary of what is to happen, or of what has happened.

Continue to build your castles in the air, for without these inhabited imaginations, ambition would be palsied and the fires of purpose would smolder in the ashes of lost hope.

In the castle of your dreams hangs the picture of what you purpose to be. Keep this picture constantly before you. See yourself where you some

day intend to be. Night or day, never let the picture fade from view. Fight and finance, dream and do for the accomplishment of your aim. Success is first a dream.

The subject of dreams seems to me to be summed up in this thought: For years metaphysicians have been studying the chart of dreams, but none of these interpreters has given us a dependable way to work with these dreams. And I think this is the reason: Dreams will come and dreams will go, but judgment is never present in a dream.

DUTY

In the regular discharge of some business duty, I find the satisfaction of future security.

It is your duty to help clear the vision of others. It is your opportunity to put the troubles that you cannot help out of your mind.

Obedience to your superiors, and you instruct your inferiors. It is willing submission to authority, doing our duty, that brings out the best. It is here that most of us stick in the mud.

To-day is the only hour you can lay your hands on. Yesterday is the dead past, and you don't want to touch that. To-morrow is but a faith,

and you can't hope to reach it. To-morrow is always ahead. Now, right now, is your only chance —grab it. Do your duty, and do it now!

EARNESTNESS

Earnestness will hold an audience.

The earnest man is seldom dismissed.

No man is great, nor will he be great, unless he is earnest.

Ability without earnestness, and you have a rifle without a bullet.

No genius has been able to invent a substitute for thoroughgoing, ardent earnestness.

Your heart must be on fire with earnestness. Let this fire go out, and you are worth what you can get—and what you can get is too much.

Earnestness commands the respect and earns the confidence of mankind. Without earnestness no man will ever be great, nor will he ever do great things. He may be as brilliant as the sun, entertaining as an end man, but if he lacks earnestness time and pains will do nothing for him.

EATING

The average man eats so much that he does not sleep well. Moral: Eat less and sleep more.

Watch a man feed, and you can almost tell how much work you can expect of him before or after lunch.

Physicians recommend that we eat slowly, assuring us that this slow eating will cause us to eat less. You bet it will if we eat at a boarding house.

The average man eats to please his palate. He eats the things that he likes, regardless of what these things do to him after he stows them in his stomach.

EDUCATION

Education is of three forms—the ornamental, the useful and the necessary.

In neglecting the education of the coming generation this country is buying a lot of trouble and cheap ignorance.

Education never ends. Elementary, primary, secondary, technical, liberal, classical, religious—education never ends.

I am for the school that turns out practical men and sensible women. We need more bricklayers, carpenters, plumbers, engineers, and fewer students of the stars.

The fruit of education is not just learning, but the capacity to learn, and then to accept some position and, by your efforts and education, to be able to go out into the world and improve others.

Lincoln, the self-educated man, said: "I will study and prepare myself and some day my opportunity will come." What an inspiring lesson in so short a sentence! How practical and how punchful!

Voluntary education is the thing to-day. The young man that is so interested in his own success that he will pay a reasonable price for the modern and practical form of useful education will rise and remain there.

When a boy left school or college, years ago, his education was considered finished. We now see how artificial this plan has proved to be—how harmful. We now hold that work should begin in the period of training, and that training should continue throughout the period of actual work.

When we educate our children, we fresco the walls of American freedom. When we encourage the education of youth, we offer an apprenticeship in life. When we older-grown continue to study and to prepare ourselves, we profit by the experience of Lincoln and prosper on the plan of nearly every great and good man that has lived or is living.

EGOTISM

The egotist must build his fences with man material that he can bend to his bidding.

Escape the egotist. If he cannot use you, he will secretly drop you. He lives on limelight and eventually ends in darkness.

Dressed in the garb of wisdom and profound conceit, the egotist parades his opinions and insists upon the organization doing as he dictates.

The egotist is a dangerous man to walk with. He never finds any one with sense, save those who agree with him. His henchmen are always men he can handle.

If we could buy the egotist for what the world considers him worth, and then sell him at his own personal or private estimation of his value. Wall

Street would be turned into a private lane where "kids" would play marbles for keeps.

EMOTION

A race of men without emotions, and we should live within a Chinese wall.

Every emotion that you enjoy, or suffer, is inspired by the setting about you. The whole sermon of success is written around this mental attitude.

It is my humble opinion that we do not dig deep enough and discover what emotions prompt us to do a thing. We let our subconscious minds guide us in, and then we rely on our frontal brains to get us out.

Every great accomplishment, all the works of art, all the beautiful hymns, and even the patent office are but recording places of eager, earnest emotions. All the tingling thrill, all the tremor and throb that are in you can be used to great advantage if you only guide these emotions right.

Examine your emotions as you would insist on knowing your bank balance. See what is causing you to foam, fret and flame—causing you to rage, rave and rant. Some emotion is back of all this; and when you find what the real emotion is, you

will know more about the best way to intelligently and successfully guide your course.

EMPLOYEES

You can fool yourself all of the time, but you can fool the management but part of the time.

Find the highest employment of which your nature is capable, then get down to business in a hurry, but do not be in a hurry to make a success. Follow these suggestions and you will make a success before the man in a hurry makes his.

When the time-killer gets fired, he will condemn the management. When the true service man is promoted, unthinking employees will call it favoritism, but the thinking employees will know that the advancement of the man is nothing but recognition of service well rendered.

Your position should not be regarded as permanent, for the moment you feel secure on the job, that moment you begin to slow down. Fortunately for you, there is some one close behind you that wants a good job. The fellow at your heels is often the real urge, and any urge is good so long as it is for your good.

Here are four valuable suggestions for employees

who would rise: First, be dependable. The management has trusted you with responsibility. Keep the trust. Second, be careful. Mistakes cost confidence, time and cash. Inaccuracy irritates the boss. Third, be cheerful. The chief has troubles enough without yours. Look up, cheer up, and you will keep up. Fourth, be interested. How can you expect the management to be interested in you if you are not interested in the industry that pays you?

ENCOURAGEMENT

How true it is that we can endure more when we think of what we have escaped.

I am persuaded to believe that a pat on the shoulder brings out better work than a kick on the shins.

Remember, my friends, you walk, you do not fly. A step at a time will get you over the highest hill.

When employees are doing the right thing in the right way and at the right time, the boss should tell them how much he appreciates their active interest and intelligent coöperation.

A friendly slap of encouragement on the shoulder, a little well-timed smile of approval, a cheerful look for a comrade when he slips—these are the in-

expensive little things that get the important, big results.

To start up the long hill all alone looks like a big climb, but to see some one else trudging on ahead encourages us, and this is the reason why thoughtful writers paint the picture of the fellow leading the way.

One reason for so much encouragement is the fact that so many fly into success and reach some high position, and after they get well perched, they go to sleep, fall off the perch, and this leaves room for the next fellow.

The calamity of civilization is that countless humans hunger for a little encouragement—not the encouragement of the theorist who dreams and dreams and walks in his sleep, but of the man who presents the proof that work is the only way to win.

Sometimes I think that the telling of great salaries, great riches, tremendous successes, has a tendency to make a lot of us common folks discouraged before we begin; but a man that gets discouraged or feels envious over the success of another man is certainly "common." If a man cannot see encouragement in the success of another man, he should visit a mental doctor.

ENEMIES

Enemies only energize a man worth while.

There is much danger in having too many friends and not enough enemies. A man, for his own good, must have enemies.

Do not fear your enemies, but beware of the fellow who gains your friendship in order that he may sell you the family horse.

The enemy that is remorseless, persistent and even persecuting, is sure to bring out the best in any big man. No man can be idle mentally, or lazy in business, while sitting on the Canadian thistle of criticism.

We like friends, for they flatter us; but our enemies figure out our faults and fire them at us. So, you see, our enemies are our friends in disguise; and our friends, while they may be disappointed in us, continue to fool us by their lack of frankness. God bless our enemies!

ENERGY

The individual that recognizes his or her responsibility to hard work has gumption—has brains.

Energy is the current in the cable, the fire under

the boiler. Energy is the difference between a live wire and a dead wire.

You have the ability, but have you the energy? How much time do you devote to improving yourself after business hours?

Conserve your energy. Make every effort count in the right direction. If you waste an evening in debauch, watch how you fail the next day.

Business success depends upon the energy you put behind it. Ability is necessary, but ability is an empty shell without the powder of energy to back it up.

There is no reason why any one with a little gumption should fail to accomplish any reasonable desire, provided he will do the one necessary thing, and this one necessary thing is—work.

ENTHUSIASM

Enthusiasm is business itch.

Get fired by enthusiasm and not by the boss.

The genius of real service is sincere enthusiasm.

Enthusiasm makes duty a pleasure and robs daily grind of its grind.

Every success is filled with enthusiasm; every failure lacks enthusiasm.

Years of hard work to gain a valuable position may be blasted by one evidence of lost enthusiasm.

Remember this: Hysterical, excitable, fantastic foolishness is not enthusiasm. It's the brother of the cow.

Confidence is the thing. Faith in yourself, backed by a hopeful, buoyant spirit of service, and it shall be done.

To have true enthusiasm, we must have faith, assurance, hope, reliance and confidence in our own loyalty and ability.

Enthusiasm is seldom satisfied with reaching first base. It steals second, slides to third, and, if there is a living chance, it scores.

The triumph of every tremendous undertaking has been the result of enthusiasm, not a brainstorm—real, genuine, hard-headed enthusiasm.

Enthusiasm is the biggest word in business to-day. Enthusiasm is the salesman's silent partner. Cash can buy, but it takes enthusiasm to sell.

Enthusiasm is the emblem of energy—not an epi-

taph of ended effort. It tells whether you are in a class or outclassed. It predicts your position to-morrow.

Enthusiasm is of two kinds—the hysterical, excitable, outward-expression kind, and the other kind is the down-deep determination to do more and say less.

A steadfast determination and common sense, stimulated by enthusiasm, and you have an evidence of sanity. The man that cannot enjoy enthusiasm is morbid, and a morbid man is mentally unbalanced.

No man will mount higher than his enthusiasm. If he fails to occasionally get all worked up over his possibilities or probabilities, the man will stand on the corner shivering while he watches the procession of prosperous people.

Let the light from your enthusiasm throw its guiding genius over your vision, and then it will cast its shadow back on the path of the past. Look ahead; there are few rewards in retrospect. Cheer up! Smile! Nobody gives a hang about your yesterdays. Talk of to-day, and think of to-morrow.

When the wild-eyed enthusiast, in his imagination, gets the better of judgment, you have chaos and defeat; but let a man settle down to a set purpose

and put all his mental and moral power behind his efforts to win, and you can no more hold this man back than you can dam the Missouri River with a sponge.

Your enthusiasm should enlist the interest of others and naturally attract the attention of the management that is paying you. Then the management must see that it is an advantage to pay you more—an advantage to give you greater opportunity. And these are the two things that we are all working for—more pay and more opportunity to advance.

ENVIRONMENT

The man who fails to rise above his environment should be fed from the rubber on a nursing bottle.

Failure is not always the result of environment. Failure is more often the fruit that falls after the blight of laziness, after worm-eaten indifference.

Every environment has its own drawbacks. If you cannot make good in your own town, you will probably have hard work trying to make good in the other man's town.

A fond father preached the doctrine of heredity until his son disgraced him; then the old gentle-

man went to Europe, and is now presenting the theory that environment is everything.

Man is not a servant of environment. Environment is made by man. The Pilgrims did not find electric lights when they landed. They could not telephone for a delicatessen dinner. They had no hot and cold baths, no touring cars. The Pilgrims got up before dawn, dressed by the light of a flaming torch, went out into the woods with an old flintlock, and gunned for a game breakfast.

ENVY

Envy will eat the heart out of the impatient man.

The individual that harbors envy avows his own inferiority.

Envy has done more to stall success than lack of capital or want of experience.

The lazy, indifferent, indolent human seldom gets up steam enough to be envious.

When humans are envious they are as hysterical as a tree full of sparrows at sunrise.

The envious man always speaks well of the dead, but the success of the living eats out his heart.

In all my life I have never met a man who would own up that in his heart he harbored envy, save in jest.

Envy makes a man's heart as heavy as a boarding-house dumpling, and his hands as far from help as limbo is from bliss.

Some of the most valuable things that we learn, we learn from the envious acquaintance, and this fact prompts us often to sit close to the tongue of an envious person that we may more frequently hear of faults.

Harmony among humans is not always easy to get. Most men can play their part fairly well, but a lot of men fail to keep in tune with the other fellow. They seem to think that the player next to them is in their way. In other words, and in perfectly plain words, they are envious.

Why envy others when contentment with what you have is riches? So many of us bring unhappiness into our lives, and into the lives of others, because we are all the time wanting something that we haven't got. The best way to be happy is to want what you get, and by and by you'll get what you want.

The shirkers, slackers, drones and dubs are always complaining about what the boss has and what they have to do. The honest employee

knows that tired muscles and relaxed bodies give a man sound sleep and a good appetite. The very nature of ownership calls for a mental strain that proves an enemy to sleep and appetite. Why listen to the kicker, the complainer? It is not to your interest to envy success.

EPITAPHS

A man can take advantage of another man and often avoid the responsibility, but the advantage taken must live in a man's conscience, and a cowardly, unfair and unprincipled conscience will eventually put a man on the blink. Eventually the unfair man has a living epitaph on the tongues of thousands, and it don't pay.

Make it your wish and your will to gain little victories over your favorite temptation, practice little honesties, do little self-denials, pass on more sympathy, and when you finally weave the complete pattern of your life and lay down the threads, some one will etch your epitaph on a boulder. But you are not living to earn an epitaph. You are here to live and to help others to live. Leave the etching of the epitaph to the tombstone makers and your forgiving friends.

He had a budget and based his outgo on his income. He helped the world and helped himself by intelligent industry. He protected himself, his

family and his friends by life insurance. He made a will, owned a house, paid his bills promptly, saved some money for a rainy day, shared fair with his associates, and the community considered him one of its best citizens. Others had greater riches, but none enjoyed more wealth of respect. Why wouldn't this make a good epitaph?

ETHICS

Arithmetic teaches us the way to count money. Ethics tells us the way money should be made.

Ethics is the trade edition of the spiritual Book. It is a path that runs parallel with that of the great moral highway.

Often the ethical man is a good payer, but a poor prayer. He is frequently the backbone of a spineless church society, and often the most charitable man in town.

A business man who fully appreciates the fact that he is answerable to ethics, may not be a regular church attendant, but he is a good prospect for priest, preacher or rabbi.

Ethics is your moral accountability, your personal liability, your bounden duty. What ought to be done is ethics. The principles that govern human

conduct, the science of human duty, is ethics.

Ethics is a still voice in service, a conscientious ambition to do the right thing. It is the inward monitor of the individual or of the industry. It imposes a duty, and then discharges the obligation.

The chart of human duty is—ethics. Geography gives us the definite location of a certain town or city, but ethics is a beautiful chart of the trail we should take to reach the permanent city of big things.

You confide in a physician your physical troubles. You tell your preacher, your priest, or the rabbi your spiritual situation, but the obligation to morality, that we call "ethics," insures your own confidence in yourself.

EXAMPLE

To have others do the right thing by you, set them a good example.

The firefly has his headlight on behind. He is a brilliant bug, but he can only see what he has already passed. Where is your headlight?

Precept is but instruction written in the sands of

the sea; the tide washes it away; but example is etched in the rock, and the lesson is there for all time.

There is a silent eloquence in the example of a successful life—an example that is irresistible. When we follow a good example, we cannot lead a mistaken course.

EXCUSES

The excuse only accuses.

The only man who has an excuse is the fellow with the limited brain. Has any one present an excuse?

You may excuse yourself, but others will not excuse you. You can blame others, but this will not help you.

An apology is nothing but a stuttering excuse for your lack of ability. An excuse is evidence that your courage to tell the truth is tongue-tied.

When you offer an excuse for not doing a thing, do you always tell that you really did not expect to do it? Of course you don't. But the manager knows that the more you excuse yourself the more reason you have for trying to explain. This is where an explanation doesn't explain. If you fail

honestly, squarely, there is no reason for a long excuse.

EXPERIENCE

With the keen knife of experience we remove the cataract that blinds our own eyes.

There is a class of people who learn from the experience of others and these people always rise.

Each succeeding day is the scholar of its predecessor. Each experience makes us better or worse.

Experience is the only thing a wise man will buy. The otherwise man will take chances on theory.

My experience, covering an active and rather long life, is this: Settle down to some worthy service and stick until success comes.

No man can continue to sell the illusion of theory, which is only another way of saying that the only tangible asset a man has to offer is experience.

The successful man calls into conference his past experiences, while the unsuccessful man takes a chance on getting by without the effort of mental comparison.

Each time a man sells his experience, his light

shines the brighter, and after a while the world will blaze a trail to his cabin door and loudly call for more of his experience.

A man never graduates from the school of experience. Experience is forever explaining, but a wise man can avoid many unpleasant experiences by reading and recording the experiences of others.

Experience is the name that we give to our follies. It is the record of pain, seldom the story of pleasure. Experience is the extract of much suffering; therefore, experience should have the advantage of much light.

When looking for mushrooms, be sure to look out for toadstools. When stealing grapes, watch out for poison ivy. Pleasure and pain grow in the same garden. Ten minutes of fun does not compensate for the ten weeks of frying in the fat.

Experience gathers reason by going broke, just as a razor is sharpened when stropped. Going broke is no disgrace, but remaining "busted" is dangerous. It was Josh Billings who wrote, "The man who gets bit twice by the same dog is better adapted for that kind of business than any other."

EXTRAVAGANCE

Personal extravagance cunningly, graciously invites you to join its society, then it jabs you with

the needle infected with the virus of other victims, and before you realize it, you are hopelessly in debt.

Extravagant economy is when a man fails to wear successful looking clothes.

Buy what you do not need, and soon you will want to sell what you have real use for.

Personal extravagance first fascinates you, and then it fastens you to the post of poverty.

Extravagance cannot be confined merely to throwing away money. Extravagance of energy is of equal, if not greater, importance. When a man throws away his money, he has a chance to gain more, but when he throws away his energy he is handicapped. A man seldom wastes his energies in work. Wasted energy means something besides work.

FAILURE

Think of failure as a possibility, but not as a probability.

If you decide that you are going to fail, you will not be disappointed.

Failures saturate your mind with a mass of no-

good thoughts. Associate with the achievers.

Most men have one or more failures to their record in order that they may be a success.

The failures are the ever-changing crowd. The flukes are the flitterers and the quitters.

Failure is more often the result of lack of courage to persist than of the lack of ability to do.

Every time you declare out loud you are a failure, you punch another hole in your prospects for success.

Inexperience, fraud, lack of capital, and incompetence are the four major reasons for men failing in business.

Out of the broken ranks of failure you can, if you will, organize enough experience to fight the inexperienced to a hard-boiled finish.

The near-success, the half-interested, the indifferent and the indolent are on the outside trying to look in, but not willing to pitch in and, in this way, to get in and stay in.

The world is full of failures and it is from them that we should learn, but every man insists on mixing his own mistakes. If people would only learn from the failures of others!

The difference between successful men and the failure fellows is the fact that the first class do things when interest is alive, while the second class undo things while disinterest is drowsy.

To be a failure calls for no personal effort. A failure is covered with November gooseflesh, December cold feet, January want. The easiest thing in the world is to be a failure, and this is the hardest lot in life—the hardest lot brought about in the easiest way.

Successful men in business often select the man who has tried to make his own business go and failed. The fact that the man tried, on his own hook, is good evidence that the man has ambition. But you will never find a good business man willing to give another chance to the man that failed because he was crooked. And a man that is crooked is sure to fail sooner or later.

FAIRNESS

Fairness is The Golden Rule. The unkind are the unfair.

Get the reputation or the name for fairness, and the whole world will come to you.

Fairness grows in importance and value in pro-

portion as you give it. The more fairness you give the more fairness you get.

The very best thing in your heart is fairness. You cannot be kind, cannot be big, cannot be hopeful and helpful, unless you have fairness in your heart.

When you try to cheat the world, the world will deal you a mighty poor hand; for remember, in this game of Life there are thousands for you, or against you, depending on how you deal.

The biggest and best thought that I can drive home in this paragraph is this: Go out and live with thy brother. Play fair, be square, and you will find more fun in living and less fear in dying.

FAITH

The proof of the continuation of reason is faith in human nature. Even a higher faculty than reason is this faith.

The social, moral and financial fabric is founded and grounded in some form of faith that has for its object the betterment of the world.

A peculiar thing about faith is that it grows strongest when attacked hardest. When it is permitted to run smoothly and without opposition, it often becomes feeble.

Faith is at high tide when sorrow and grief are near, when famine and disease threaten, even when desolation overwhelms. It is lowest when the sun of prosperity and good health shines brightest.

The deep and clear convictions of faith rule the world. If it were possible to obliterate faith, we should destroy the entire spiritual system of this moral world, and we should bankrupt business.

Destroy faith, and you undermine the work of the world. There is no fraternity, no order on earth, that equals faith. All that I cannot seem to see or understand is supported by the wonderful things I am permitted to see and understand.

Faith is a big word, and means so much. It is the inward acceptance of God, confidence in the medicine man, trust in your partner, belief in your goods. It is the continuation of reason. Without faith, the bottom of your plans would fall out.

Past the pale of medicine and in the realms of hope, we find the most beautiful and courageous characters on earth. And why do those destined to wasting diseases have hope? Because they have faith. "Through the dark to Deity, frail humans hopefully march by Faith."

FATE

Fate is the undiscovered, the unpenetrated. Men conquer what we call "Fate," so why fear what we can whip if we will?

"Fate" may have held you back, but "Fate" cannot decree all things, nor can it govern you if you will fight long enough and hard enough.

Fate is the law of the Stoic—the individual who apparently or professedly is indifferent to pleasure or pain—the old geezer who believed the soul to be nothing but sublimated matter, doomed to eventual dissolution.

So many men are in what we call "hard luck." And they lay the whole disaster of their lives to what we call "Fate." These men honestly feel that "Fate" has dealt them a losing hand. Fate, my boy, is false doctrine. It is an imaginary bogy —a big bugaboo.

FAULTS

My own faults concern me more than do the mistakes of my neighbor.

Gloss over your faults, excuse your shortcomings, and you are not yet ready for greater responsibility.

Every unhappy, unhealthful, unsatisfactory situation in your life must be accepted as a part of your own faults.

Bandage this fact on your forehead: No man will ever attain success and remain a success long, until he makes a special study of his own faults, and then fixes them.

The one thing that you must do in order to fill a position of responsibility is to find what faults are holding you back, and then correct these faults. The moment you do this you are sure to go ahead.

The man that fancies he sees so many faults in the world is probably practicing much deception on himself. If this reformer would only dig down deep and find fault with himself, he would soon see that the color he paints the world with is largely the tint from his own pot of paint.

FEAR

The moment a man doubts, that moment he is done.

Fear is fatal to any good cause—a deadly poison to humans.

The man who is fearful advertises in his face that he expects to flop.

Fear puts panic into purpose. Fear is a germ that the weak help to germinate.

Fear will assault ambition. It is the end of achievement. When a man fears, he flops.

Fear kills. It more than kills; it leaves the ghost of a man here in the way of others—frightens others.

There is not one redeeming feature in the emotion of fear. Fear impoverishes the blood, strangles the courage and weakens him who yields to it.

Fear can wreck a business or ruin a name. It is the thief that lurks in a man's conscience. It is the most destructive contagion, and more prevalent than most of us think.

No matter how you are hampered, how you are hemmed in, stoutly deny defeat. Stamp the thought of bigness in your brain. Write the course of courage in your blood. Always affirm success.

The small man is afraid to tell others, fearing they will soon know all he knows, plus what they already know. Do not blame the small man, but blame yourself for having a small man in a big position.

Years ago men failed to understand so many things. Years ago men saw in the wind, the wave, the thunder, the earthquake, an enemy. Literature taught men to fear; governments compelled men to fear; and religions hinged the hope of heaven on fear.

All the repellent, repulsive, abhorrent, hideous fears that have cast their shadows over my path, I have found, when they were overtaken, to be harmless old hulks, big black stumps, or some human coward who would slink into a muskrat hole at the first shot.

Fear killed thousands of men, tormented more millions, burned alive countless numbers. Fear deadens your will, squanders all possible success, cramps you into a coffin here on earth—makes a mummy of a man. Fear upsets your reason, breaks the contact in business.

Most men let fear put them in purgatory. They get lost and stranded over something that cannot come true. The vexatious plague that we look for, the aggravating, irritating things we expect, seldom show up. It is the unexpected that puts a lump over our left eye.

What have you to fear? You can do what millions of other men have done, and perhaps more; but you will never do this until you throw fear overboard. You're a much bigger man than you think

you are, and for the proof of this statement, start out now, forget your fear instincts and work for all you're worth.

The fear of scandal, the dread of publicity, has caused many a man to walk in the straight and narrow path. The fear of hell has headed many a man toward heaven. Exposure to fear is apparently a good thing, but this kind of fear is the brand that makes a man think less of himself, and when a man has lost his self-respect, or true religion, his responsibility is but a cloak of caution.

FLATTERY

The man who flatters a woman either hopes to find her a fool or to make her one.

There is a vast difference between praise out of presence and flattery to your face.

The flatterer and the liar are blood brothers. We do not flatter those we think much of. Servants flatter—service does not fawn.

If you fail to comply with the wishes of a flatterer, a little later he will impute to you a dozen defects where once he gave you credit.

Flattery is usually a harmless pastime when both

adulators understand that a deception is intended, and that neither will be deceived.

The man who chants the praise of another man in his presence, and puts it on too thick, is reaching for the victim's pride while he feels for his purse.

FORGETFULNESS

It is my contention that the act of for ever forgetting is inexcusable. We all know it is to be almost intolerable.

In society, the act of forgetting is often an advantage; but in business, forgetting is next to the unpardonable sin.

The forgetter whistles for want of thought. You knock his pate, inviting wit to come, but knock as you will, there is nobody home.

The average forgetter in business is worth less than his room rent. If he draws more than hall-bedroom wages, the boss is getting cheated.

In my opinion, the hoofs and horns of a desert-bleached buffalo are worth more than the employee who is for ever forgetting what he is told.

One can lock one's safe against the untrusty; one

can refuse to believe the untruthful; but the man who forgets is a factor that one cannot figure with.

I know of a man who is for ever forgetting, and this man is pretty sure to be forgotten before the tombstone dealer gets a chance to etch on marble the story of the man's virtues.

FRIENDSHIP

If you would get the good out of life, take all the degrees in true friendship.

When worth-while friendships are nourished, they eventually take on the form of a fraternity.

A real friend is for you, not on account of your virtues, but because you have faults and are just like other humans.

Did you ever look into a soul that really knows the value of friendship? No astronomer's intricate instrument can show a more wonderful world than the inverted individuality.

Every man is my friend until he proves he is not, and even then he hurts himself more than he can harm me when he tries to convince others that he is all right and I am all wrong.

When a man is guided by reason and the rights of

others—not simply what he desires to do, but what he ought to do—then the man will make friends, and these friends are bound to help him.

A good friend comes to you when you are in distress and unhappy, and without a good friend you would certainly be miserable. So you see, after all, a friend has much to do with your happiness.

A lost friendship is lost. A broken friendship may be mended, but it is always cracked. More often a lost friendship is an enemy won. And if this be true, it is very evident that no man can afford to lose a friend.

Friendship is The Golden Rule. It is a whole chapter in Revelation. It is the one method by which a man can lift himself out of cold commerce and see the withering hearts of those who do not come under the tremendous influence of friendship.

In my long chain of friendships there are thousands of individual links—some steel, some silver, some gold—some just the human hand of warm clay; but nothing to me in mortal life is more sacred than the friendship of a good friend—no wine so good with age.

Making friends and then holding them is the biggest part of any business. Permanent growth cannot come on just selling. Selling is the chance you

get to prove to the customer that you are a friend and desirous of serving in such a way that the friendship will continue indefinitely.

Charity often soothes the sender and ends its sacred office when the deed is done. Fraternity often feels its debt is paid when pledges are kept. But friendship looks over the narrow minds of men, out from the walls of creed, and strengthens, widens, lengthens. It is that language of the heart that does not speak, that the deaf understand, that the blind can see.

GENIUS

Genius calls for industry just as much as industry calls for genius.

Genius is only entitled to encouragement and respect when it fosters good will, improves mankind and helps humans.

The result of much thought and plenty of hard work is genius. If you are not willing to make this sacrifice, do not elect to be a genius.

Genius is the faculty of growth. The greatest geniuses have had the shortest biographies, and the outstanding chapters have told of their hard work.

Genius is the reward paid to men who develop their resources. You can develop genius by work. The genius in your shop, in your office, in your plant, is probably the man who works.

Genius is plenty of perspiration, a few drops of heart's blood, a long line of years mixed with hours of self-sacrifice, and all stirred in with the hardest kind of hard work. Genius is the answer you get to the things you do while the world loafs.

GOD

Place an atheist in danger of his life, and he will locate God in a hurry.

The inability of some men to prove that God is not, discloses that fact that He is.

The statue of God is measured by space. He is the only foundation on which a mind can rest.

When my spiritual side gets a little rickety, I go out into the night and watch the myriads of other worlds; full of light and of life—the animated, countless, ancient proofs of Almighty God.

It is said that hundreds of letters are mailed each month to "Mother in Heaven, care of God." These letters from little children who have lost their mother, lost the one who taught them to be-

lieve, are often pathetic and point the way for an older mind. Often these little children wait, hope and watch for a reply; but they are disappointed, because it is physically impossible to bring a letter down from heaven. But who on earth can say that these letters do not reach the right One?

GOLDEN RULE

The greatest school is The Golden Rule; for it teaches a way to make things pay, and settles a fight almost every day.

The Egyptians, Persians, Grecians, Chinese, Buddhists, Mohammedans have all written, or rewritten, The Golden Rule as a basis of their law.

There is but one way to bring out the best in others, and this way is the age-old rule of treating others as you would have others treat you.

When a man strives and lives by that part of himself which treats a neighbor as he would have his townsman treat him, he is living a life of the best example. He is letting his soul live.

The practice of The Golden Rule is the result of good sense, some good nature and a lot of self-denial for the sake of others, and with these plans and purposes in a man's mind and heart, the man

is more liable to obtain the same indulgence from others.

There is one rule that is more resourceful, more reliable, than any other rule in the world. Under all circumstances and conditions this rule has been known to work. It is the only rule that will rule out of human relations the immoralities of modern business greed and unfairness in service. They call it The Golden Rule.

GOOD WILL

Good will is the direct descendant of being decent.

Good will is a down-deep, human response to the higher motives in man.

Business is largely good will. It is seldom an enemy that sends you a remittance.

Good will is the answer to good service, just as truly as poor service is the creator of ill-will.

Methods and manners are two things to keep constantly in mind, for they create and conserve good will.

Good will comes only to those who deserve it, and as long as they deserve it, it will remain, and no longer.

Good will is the respect you have earned and the confidence you command. It will bring a customer several blocks out of his or her way to trade with you. It works on rainy days and on dull days.

The biggest and best asset a business man can have is its good will. Good will never goes out of style, it never changes in face value, it cannot be bought, neither can it be sold. It is the indispensable, indestructible interest in industry.

GOSSIP

Gossip is a chronic disease that takes best in the brains of the malicious.

The gossip wears a mask. It would be infinitely better for a gossip to wear a gag.

The virtue of restraining your tongue is a defense that even gossip cannot cope with.

Gossip destroys business, demoralizes society and will stall the success of an organization.

When we listen to the gossip, we better understand what to steer clear of—the gossip.

Gossip is a dirty, low business—an outward evi-

dence that you are inwardly mean and vile.

Gossip is like the sun. Gossip may set in one place, but it is always coming up in another place.

You would not bring into a friend's house a dead rat, neither does your friend want you to drag in any dirty gossip.

The fawning dog will waggle his tail to win your coaxing—the foolish gossip hopes to win by wagging the tongue.

Repeating scandal is even worse than starting it. Loaning your ear to gossip is good proof that you want to spread it.

Through gossip, business organizations are frequently upset, neighbors are made enemies for life, reputations ruined.

Be so blamed busy that you have no time for "busybodies," and you will then escape the sting of gossip and avoid much unrest.

The submarine of society is the old girl who gossips about good girls—good girls that are trying to stop the live boys from doing the very thing the gossip would have the live boys try out on her.

Gossip would stop before well started if we would always remember this quotation: "It is only be-

fore those who are glad to hear it, and anxious to spread it, that we find it easy to speak ill of others."

GRAFT

To my mind, "graft" is the sale of anything that you do not own.

"Graft" is the rust that weakens the chain of confidence. It is a confidence game.

"Graft" is delivering your boss, your employer, into the hands of unfair competition.

No man can "graft," no one can get money without earning it, unless some one else earns money without getting it.

"Graft" will hurry a man into the mistake of trying to be happy with a conscience that will not sleep. It is a distemper, a frenzy, a consuming fever.

Do away with "graft," and you can compel men to compete in a way that is endlessly interesting and perpetually useful in the mastery of art—in the survival of the best in business.

GRATITUDE

I hope it will never be necessary for me to discount

the value of a friend or to pay a debt of gratitude in the bankruptcy court.

We are but beggars after all, and even in our poverty we forget to be thankful to the Great Power that permits us to live another moment.

Gratitude is the cement that holds this world together, but the common practice of expecting a return for every favor is mighty poor material for building purposes. "I'll scratch your back if you'll dig mine" means both are cheated.

HABITS

Habits are bobs or sinkers. They hold you up or hold you down.

Faithfully follow the path of bad habits, and you will some day reach the high-hinged gate of the City of Crime.

It is the disposition of the human animal to do to-night, at a given hour, the thing it did last night at the same hour.

Take a little nap on Sunday afternoon, and on Monday afternoon, at the same hour, you will want to go to sleep. It is the natural bent of nature to repeat every twenty-four hours.

Humans possess what we call a predilection or the proclivity to repeat a performance at a given hour. The alarm sounds each day or night at a certain time. Watch yourself and you will see that this is true.

Most men are creatures of habit. They are addicted to a certain way. They contract certain customs. They get in a groove, a rut. They keep on in the old jog-trot way until they get seasoned to failure.

Habits are ourselves. By unseen degrees they get us in their grip, and here is where more men fail than in any other one characteristic. How about your habits? It is none of my business, but a lot of yours.

Of all the creatures of habit, the monkey plays the most conspicuous part. Inasmuch as man makes a monkey out of himself oftener than any other animal in or out of captivity, we must calculate that man is a creature of habits.

We drink from the small stream as it starts from the mountain side, and if we follow the course of this stream far enough, we can drown ourselves in the same stream. Habits begin with a bubble and end with the bounding billows. Habits have us from the first.

If you are nervous, try to find a pleasant occupation. If this cure fails, try to take a rest. If you are still nervous, and cannot find relief, have a talk with the doctor; try mental diversion, physical exercise, or pills. Sometimes it is necessary to call a surgeon, and have the surgeon cut out your habits.

HAPPINESS

You will never be happy until you think you are.

Happiness is where you take it, not where you find it.

Have you found any happiness in doing a mean thing?

A million dollars will not make a mangy heart happy.

Divide a little happiness and you will multiply your own holdings in happiness.

True happiness is a condition of the mind and not an accumulation of surplus cash.

The surest way to be happy is to get so gosh-darn busy you have no time to be unhappy.

Occasionally I try to make others as happy as I would like to be, and soon I'm wondering if they are as happy as I am.

The happiest man is the fellow with a fine family, good health, a good income, and an outgo that does not exceed his income.

Employ your mind, for the best remedy against the affliction of unhappiness is to keep busy. When indolence begins, true happiness ends.

I am going to get my happiness while here, and if, in the future, I am fortunate enough to find a place of happiness, happiness will not be a stranger to me.

If you want to be happy, and happiness is not your nature, cheat yourself into the belief that you are happy, and soon your mind will get accustomed to being cheated.

Most folks are unhappy because they do not get what they want. The happy folks are those who do not always get what they want, but are happy over what they get.

The most unhappy man on earth is the human that is neither capable of receiving a favor without expecting a wrong motive, nor sensible of doing one without intending to make it pay.

Happiness does not depend on rank or station. The mind is the seat of happiness. Kings commit suicide, millionaires are miserable, peasants live long and love much. Cultivate an undergrowth of small pleasures.

The man who devotes himself to duty and not to an over-ambition to be miserable, will find his share of happiness; for the man who devotes himself to duty deserves success, and most men get what they deserve.

You can be happy by mental comparison, but the trouble is, like most folks, you select some disagreeable situation of to-day and compare it with some agreeable memory of some far-distant day, and this is all wrong. We are happy or miserable by comparison, and it is better to cheat a little in your comparison than to beat yourself out of the pleasures you find in the little things of life.

HASTE

The desk of the always-in-a-hurry man is littered with unfiled papers. No two things in office life differ more than dispatch and hurry.

The fussy, the furious, the boisterous business man is usually a bluff. The hop-skip-and-jump manager is pretty good proof that his ship of common sense is a few days overdue.

The moment that a man tells me he is so driven with work that he does not know which way to turn, I give him credit for one of two things—he is either a big boob or a darn liar.

Occasionally you hear a man say: "I am too busy to read the trade papers." The man that fails to keep posted on his particular line of trade is quite sure to have a flutter and a splutter in success.

The man that has to hurry through life all the time lacks something. Hurry is an evidence of excitement. It is a lack of organization, an evidence of shortage of money, or proof that ability is taking a vacation.

The for-ever-in-a-hurry fellow makes a business caller feel in the way. The result is a crowded conference, confused action, and the necessity a little later of doing the thing all over again in order to get it done right. Dispatch is a big word in business, hurry a small idea.

HATE

How natural it is to hate the man we have injured. It is a form of self-defense.

When a man lets his enmity and his malice get the

better of his common decency, he is the one who gets hurt.

The violent antagonism of hating this or that is the most persistent faculty of the human soul. Try forgetting.

When the world becomes peopled with folks who are repulsive, repellent and repugnant to you, it's all off with you.

We do not hate those we can laugh at, therefore hate must be a sign of physical strength or of mental weakness.

If you do not like a man, pass him up. Pass out the people you hate. Forget them. Hating them will not harm them, but it will harm you.

Often we feel it our duty to hate some one, when, after all, we have little reason to be so small with ourselves. Hating the other fellow only harms the hater.

Hate makes a man gloomy, irritable and permanently old. To be happy, it is not necessary to like all men, but it is necessary to forget all men that make you unhappy.

Hate is ill-will. When you dislike another person intensely, when you detest and abhor some human,

your mind creates a poison in your system—and no man can make good while poisoned.

To hate is negative. To forget leaves room for constructive and profitable thinking. No individual can continue to grow big and useful while constantly harboring hate. Hate your job, and you will soon have no job. Hate another man, keep talking about this man, and soon you will have a lot of people mistrusting you.

HEALTH

To be well is the greatest blessing and a blessing that money alone cannot buy.

Rich men are more interested in health than poor men can possibly be in wealth.

When we consider the thousand doors that lead to death, it is indeed marvelous how long a man lasts.

Suffer pain, and all the comforts that cash can buy would be exchanged for the guarantee of good health.

When health is denied a man, all the currency, the cooks, the cars, all society, all success look like thirty cents in plugged nickels.

Strange; when we are young we sacrifice health for money, and when we are old we would give all the money we possess to have our health back.

It is a pity that a man must go bankrupt in health in order to appreciate the fact that health is an awful price to pay for the money he cannot enjoy when he gets it.

You need health that is good, a fixed income, a regulated outgo and a chance to advance. If you have all these, life has certainly provided you with its biggest blessing.

Health is more than money, more than position. To conserve health is greater than to conserve cash. For what is the whole world to a man if his wife is a widow?

Picture a sick nabob in a wheel chair, and then take a look at a healthy man of narrow means pushing the chair. Which position would you take if you had your choice?

The rich man who has lost his health knows that he is up against it, while the poor man who seeks wealth will be up against it good and hard if he fails to hang on to his health while getting wealth.

You are careful about your money matters and very particular about your machinery in the plant,

but the machinery of your mind and body you neglect—as you would neglect—I cannot think of anything that you would so neglect.

Count yourself among the wealthy if you have health. Better still, know that you are rich beyond all limits of wealth in material possessions if you have health. And if you have not health, get busy. Nothing else matters much until health is acquired.

Being able to run a hundred yards in ten or twelve seconds—being able to swim, shoot and play shortstop—being able to box a little and to whistle a lot—having a strong physique, is worth more to a man than a position in a wheel chair with millions. But you will never, never, never fully appreciate this until you get into a wheel chair.

It is seldom, very seldom, that you hear of a suicide prompted by anguish of the body, but anguish of the mind has driven countless numbers into self-destruction. This statement should show that health of the mind is of more importance than health of the body; and it also brings out, in bold relief, the suggestion that no one can have a healthy body while suffering with an illness of the mind.

HELPING OTHERS

Helpfulness brings happiness. Hinder others, and you hold yourself back.

You are given a tongue to say something pleasant, hands to help other humans. How do you use them?

The world may not have much use for me, but I'll wear my heart on my sleeve so some one in trouble may see it, so some one can grab my arm until he gets over a rough spot.

If you want to help humans, teach them to help themselves. Self-help is the only genuine growth in the individual. Help from within invariably invigorates. Help from without is enfeebling in its effect.

There is no hour in human life more filled with a deep sense of personal satisfaction than when we are helping the afflicted. It is a service that even the angels cannot enjoy—a happiness of the heart that angels might well look down upon and envy.

The knowledge that you are doing something to help your neighbor up the hill will strengthen and sustain you more than the margin of pay you might receive from accepting a commission or a profit on a friendly act. Do not be a broker—be a man!

The man that measures his success by what others are compelled to pay him, may not get an accurate measurement of what success really is; but if he

weighs his happiness by what he can do for others, he can always be happy, because he will always find something to do.

Temporary or immediate relief in this kaleidoscopic world is often necessary, but remember this: When you do for a man continually, you destroy or discount the necessity of his doing for himself, and in this manner you actually defeat the object of otherwise good work.

HOME

Home is the seminary of sentiment—the dearest spot on earth.

Be it a bungalow, a castle, a palace or a kiosk, home is the next thing to heaven.

Expectancy on the outward ocean trip never equals the anticipated pleasure of the return voyage home.

To live in a happy home is the real material object in life. The peace that a peasant finds in his hut surpasses the splendor and the trappings of a king.

If you are well, hungry, and have four or five mouths to feed, you are king of the greatest empire on earth—the home. And that's some king, believe me.

Government statisticians have learned that forty per cent of Americans own their own homes, and the death rate among children is lowest in homes owned by the parents.

What a wonderful day is Thanksgiving Day—a day when we restore the broken links of affection, call to the home circle family ties, and fill our tummies with pumpkin pies!

In other days I've been so homesick for America that my mind voted heaven and home in the same building—that my "Home, Sweet Home" was but the lower story of heaven—that the back stairs in my lowly home was really the only way I could ever reach happiness.

Let a bird loose in the northern sky, and long before winter comes, the bird will find its way back home. Turn loose a dog, and his first step will be homeward bound. The horse will hurry on his way when headed for home. Put a cat with a lot of little kittens in a box, and, if the distance is not too far, back the cat will come with the kittens—back home again. You cannot transport the love of home. It is an animal instinct and a human religion.

HONESTY

Unimpaired integrity is an incomparable asset.

The North Star in the storms of life is—integrity.

Honor is a lease in business life that only terminates when honor ends. It is the strongest business breastplate.

Millions of neglected monuments lie—lie on the ground near the graves of men who have lacked the great virtue of—integrity.

For a firm to be honest is common, but to find a firm that is honest at an expense of profit—of actual loss—is proof of principle.

It is important that you be honest with yourself, that you be true to your own interests; and this can only be done by playing honestly with the man who pays you.

The silent evidence of honest service we often and unthinkingly call "commercial cleverness," but after all, it is nothing more, nothing less, than business built on honor.

Honesty is imperative. It is the best legacy you can receive or give. Honesty is the one card in the pack that you can play at any time without thinking of how to play it.

Fame has torn down a man's house to build his monument, but honor is the reflection of right.

And this intangible reflection will stand until success comes, and it will remain for ever.

When he decides that it pays to be honest, and then practices what he knows to be right, a man will find many humans who are hungry to know him better; and you know good acquaintances are an asset.

The heart to conceive, the mind to direct and the body to execute. Execute efficiently, direct intelligently, and even then you will fail if you start with an unfair heart. Dishonesty will eventually dump any apple cart.

HOPE

Even a man that is hanging hopes the rope will break.

Hope mends a broken business more often than money.

What a hell on earth this world would be were it not for hope.

Hope is the one thing that saves us from being completely wretched.

When the night is darkest, the ever-burning lamp of hope shines all the brighter.

The hopeless human is as worthless as an exploded boiler and as useless as three tails.

A present unfavorable condition is but a temporary situation when you firmly hold to hope.

Hopefulness is the raft under the drowning man. Hang on and hope are the two essentials.

Hopeless, we huddle in a herd; and a herd of humans that huddle never get beyond the button-hole-making stage.

When failure confronts you, when disappointment faces you, when disaster threatens you, the only hope you have is hope.

If it were not for hope, the farmer would sow no seeds, the business man would continue no plans, the student would stop, and the sick give up in despair.

Hope is as important to the living as it is to the dying, for without hope we would often want to die—we would, in some season of bitter disappointment and despair, commit suicide.

Hope can make a man an enthusiastic dreamer, and with a false bottom, it will develop a dub. Hope often makes a man an enthusiastic doer, and this is the kind of hope that you want to harbor.

Hope animates a man to do his utmost. It perpetually prods us into position. It is the last light we see before entering enduring eternity, and the one star by night, and the steady sun by day, that throws a light on our trail.

When the mutability of human affairs changes our course, when discouraging situations develop, hope steps in, loans new courage, soon the situation changes, and the encouraging events follow. The always hopeful heart transforms its troubles into triumphs.

HUMAN NATURE

Human nature has a greater genius for sameness than for originality. In other words, the crank you meet is probably but a reflection—the peculiar man you meet is but a result of his meeting you.

Human nature is more human because there are more humble, honest people in this world to-day than ever before. The membership is increasing. Organizations are working, fraternities are helping and writers of the right stamp are spreading the news.

The scrutiny of one man is indeed a small measure of human nature, and one of the most dangerous and often the most discouraging employments.

But the study of several men will give you a greater latitude of knowledge, and from this greater understanding of human nature you should sift out the traits that can be adapted.

A herd of humans is much like a home garden. There are common cabbage heads standing on a single stilt, satisfied to take time to grow. There are the creeping cucumbers, the smelly, dark onions, the flat turnips, the green squash, and all the other human and vegetable varieties. Along the fence you will find the row of sunflowers bowing and bending in the breeze of attention, and how much like some men these sunflowers are.

HUMOR

Humor sends a bothered brother out into the field of laughter.

As proof that you have a true sense of humor, laugh at yourself occasionally.

Whenever you find humor, you will find fidelity and pathos, for humor saves us from ourselves.

Humor is genuine good fellowship. The finest perfection in life is to spread the sunshine of genuine good humor. If it were not for humor, the serious side of life would drag us down to the low level of grind.

Humor is real harmony in the human heart. It is pathos, sincerity, good cheer and good will. Let the individual with humor come into our presence, and immediately we feel the softening, helpful influence. Humor bridges the gulf that separates the lowly from the lofty, and smooths out the ragged inequalities of life. There is little or no deception in humor.

Let me tell you a story of Lincoln and the king of a back-number country, who offered to present to the President a herd of elephants. In Lincoln's letter to the king, he took the doddering king into his confidence and told him that this was no climate for the cultivation of elephants. He also informed the king that our modern railroad facilities were quite in keeping with our ideas of travel and transportation. And here you get Lincoln's sense of humor.

IDEALS

I doubt if big business can be permanently founded minus high ideals.

Nothing is impossible to intelligent industry and a man with an ideal.

A man without an ideal has a head as empty as a hayloft in early June.

Life is generally regarded as our greatest gift, yet men willingly die for some ideal.

No man can hope to have success stick around very long without the intellect that inaugurates ideals as well as ideas.

Get hold of an ideal; otherwise, your life will be as beautiful as a boil in a gold setting, and as worthless as a coal sieve for bailing a leaky boat.

Create in your mind an ideal. Always have an ideal, an aim worth while, and then, with all your energy and enthusiasm, work for this ideal, this idea, this aim.

Create in your mind a big part that you want to play. Get a vision of your better self. Set an imaginary stake, then with all your power of purpose, get to work and make your big dreams come true.

A man can pass out counterfeit ideals to the public for a time, owing to the fact that the spawn of "suckers" is large; but after a man has "hooked" a certain number of "fish," the rest of the school seem to get wise and refuse to bite at the same bait.

The more a man has progressed without ideals, the more he must retrace his steps. The farther

he has gone on the road to supposed success the longer his trail will be coming back. The more people a man has deceived the larger number he will have advertising his deception.

IDEAS

If you want to make a failure of life, let your impracticable ideas influence you to try no longer.

If you fail to bring out a new idea about once in so often, the management will eventually regard you as indifferent.

If you want to find out just where you stand on the ladder of life, take an inventory of the number of your practical ideas.

Gather the ideas of the industrious and drain off the failures, for you must do something to keep your thoughts fresh and growing.

Think, and ideas will come to you. Ask yourself questions, and answers will come to you. Work, and more power will come to you.

In order to have an idea, it is first necessary to have imagination. Without imagination, a man is but an automaton—worth two dollars a day or less.

An idea is the preliminary, imperfect conception of

some plan or purpose. An idea is like the iron rod that a sculptor puts in his statue. This rod reinforces and sustains.

Until an idea is demonstrated beyond cavil that it will work commercially, it is but an intention, that's all. There is a place paved with good intentions and filled with designs that have failed.

When you carry a new and good idea to the management, two benefits are bound to bound into your bread basket: increased pay, and the bigger thing—increased personal interest in what you are doing. Practical and paying ideas are promotion getters. Try one.

IMAGINATION

Imagination is the telescope in the observatory of opportunity.

Imagination discovered America, and imagination has developed America.

It is splendid practice to put your imagination to work. The exercise loans you more pleasure than cold reasoning.

Imagination is the most powerful factor for good or evil, and the more you have of it the better you will be or the worse you will be.

Imagine anything that is constructive and productive, then, through the coöperation of others and by your own hard work, set about to make your imagination a thing of reality.

No man has foresight, but all men should fortify themselves with forethought. Before you move on to the next project, sit down and think the thing over carefully. Play safe.

The value of imagination is almost beyond comprehension. Imagination is the eye of success. Without the faculty of imagination, human beings would become bone pickers and tin-can collectors.

Every big plant, all big undertakings, were first the children of imagination—the telegraph, the telephone, and the Ten Commandments. One ray of enlightened imagination, and centuries see the light.

All the causes combined cannot do you so much harm as the hideous, destructive, unreal creatures of your own imagination. You scare yourself out of success several times a day. Why not get the habit of thinking in terms of power?

Imagination is the thing that blazes the trail for all the world. It cannot be exiled. Imagination is more constructive than truth, more destructive than disease. The point is, keep your imagination

in the right channel. Have it constructive, not destructive.

Imagination is the blue print of enterprise. Industry is the thing that will print, in big blue letters, your name on the sign over your own success. Industry without imagination, and you eventually get the blue envelope, for nobody to-day will get on as an automaton.

IMITATION

Even counterfeiters do not imitate the spurious.

From infancy, we are all imitators. Imitation is the first instinct.

The man who would ape the other fellow is in the burlesque business. The imitator is a counterfeit —the echo of enterprise.

Don't get your wire of "imitation" crossed with your wire of "initiative." The whole blamed business will burn out if you do. Be yourself.

Whether we have aptitude or not, we undertake what the other fellow has successfully done. We try to imitate, and, as a result, there is an oversupply of wealth seekers and an under-supply of sincere workers.

Imitation is individuality without the individual. Imitation is duplication, by a dupe. It is the carbon copy of real accomplishment—the mockery, the mimicry, of another man. The imitator is a parrot, a mockingbird.

IMPATIENCE

My suggestion to the impatient man is not to envy a bubble in business. Bubbles do not last.

As great and numerous as are the vices of men, no fault stands so much in the way of the average man's success as—impatience.

Impatience seldom brings success, but calm and prudent plugging away, and some day you can put a brass sign with raised letters on your front door.

The greatest struggle you will have, after you read of great men and want to equal their successes, is the struggle you will have to subdue impatience.

The man with the malady of impatience seldom gives his own situation time to develop its advantages. He can only see the size of his pay check, and is totally blind to the fact that a salary is but a meal ticket that tides him over until he can earn more money.

If the impatient men could only see into the lives of highflyers, they would be more satisfied with their own situation. If the restless men would only look upon the lives, and their lessons, of our truly great business men—men who have been years and years building, studying, serving and slowly growing—the impatient men would take new heart.

The trouble with the impatient individual is that he envies a thing that he calls success. The impatient individual sees only the surface of a so-called success. In seeing a rising, soaring success that some men seem to make, he gets restless, resentful and often remorseful. He realizes his own difficulties, but does not understand the other fellow's troubles.

INATTENTION

Inattention is often incurable, and no one can afford to be incurable.

My personal experience is that inattention, or failure to register, is one of the greatest drawbacks in business.

Fixing the attention is one of the most valuable habits we can acquire. Attention is the first command in battle or in business.

Inattention saddles the wrong horse, typewrites the right paragraph in the wrong place, botches a telephone call, carries the message to some gazabo, but not to Garcia. Inattention takes the wrong sow by the ear.

Some people seem to have a tunnel right through their heads. Words go in one ear and immediately out the other ear. You can tell them at ten in the morning, and at two in the afternoon you will find them doing the very thing you told them not to do. They do not register a recommendation, neither do they remember a rebuke. Speak to them, and they appear to hear and are respectfully attentive for the moment, but in an hour or so, they lapse into lapsus. This state of "lapsus" is the most annoying state in all the territory of business. Lapsus is populated by the forgetters, the blunderers, slips and stumbles—the failures.

INDIVIDUALITY

You can, if you will, improve your individuality, and this is the thing that most intimately concerns you.

Individuality is developed only when it takes a part in directing things for the general good of the greatest number.

Your individuality is precisely that part that you

cannot borrow. Your distinctive value depends much on that part of you which is all your own.

Trying to improve the community is splendid work, but more time and trouble developing your own virtues and tinkering up your own vices, is a more profitable plan for all concerned.

Individuality must be educated, and individuality cannot be liberally educated by confining its activities and talents to any one single effort or special service. Full education of individuality comes only where there is a responsible share on the part of each person, according to his capacity and eagerness to coöperate with others.

INDUSTRY

The indifferent of to-day are the insolvent of to-morrow.

In every calling, great or small, it is industry that supports us all.

The moment a man slows down he runs down. He must be a self-winder.

No man can stand still on any job and be considered good timber for advancement.

The man who is satisfied with what he has done

will never become conspicuous for what he will do.

There are but two ways that a man can rise in this world: either by his own intelligent industry or on the backs of the weak.

Individuality must fit the industry, and the industry must be fit for the individuality. And right here we find the suggestion why so many men fail.

Suppose the industrious honeybee should stop to find fault with the thousands of dry and honeyless bushes and branches that get in his way while looking for his living.

Industry is the true foundation of pleasure and the only hope of health. A sound mind in a sound body demands work. The man on the park bench wishes he had worked.

Verily, there is nothing new under the moon! No discovery will take the place of the invention of duty to ourselves and to others through the medium of individual industry.

INGRATITUDE

Brutes leave the trait of ingratitude to man.

Look for no compensating virtue in the ingrate.

Ungrateful men never make a permanent success.

Ingratitude is but the abridgment of all that is base.

Personally, I find it difficult either to forgive or forget an ingrate.

Ingratitude, like an all-consuming fire, destroys all goodness within the human shell that harbors it.

Ingratitude is the dominating characteristic of the mean, the selfish, the cunning, scheming, criminally ambitious.

Ingratitude is treason to a friend, and the most satisfying thing to know is that an ungrateful man is always an unworthy man.

Insensibility to kindness hurts the human heart more than intended injury. Forgetfulness of kindness is an almost unpardonable, unforgivable sin.

When hell lets out for noon, it can never exhibit, among all its fiery fiends of the unclean and the condemned, one form that can equal in detestability the ghoul we call the ingrate.

INITIATIVE

Initiative is a big individual asset, but if you lack staying qualities, initiative is but a skyrocket.

As a rule men have more fire under their boiler than they have friction under their driving wheels.

Steady help, plodding hands can be hired in the open market to-day, but the self-starters, the employees with initiative, are hard to find because they all have good jobs.

The man who waits to be told is the immovable individual. The fellow who does only what he is told is the movable man. The chap who does the thing without being told is the man that always moves up.

"Initiative" is a word a mile long. It is the energy or aptitude that tends to develop or open out new fields. The self-reliant individual with initiative will soon find his way up front. Organize, inaugurate, conceive, undertake, open fire, launch something. Better fall flat than not try.

Almost any faithful employee can do as told. Nearly all employees will do when told, but the employee that is more than wanted in every organization is the one who takes his or her problems of the business organization home, and at night, when away from all distracting influences, studies these problems, and in the morning comes to the office prepared to work them out in a successful way.

INSOMNIA

When we are worried, nervous and unable to sleep, this is the time we need more sleep.

Insomnia is the result of some habit. Inability to sleep during some temporary trouble cannot be called insomnia.

Insomnia is hell here, and this talk that "our bodies need only the sleep they will take," is mighty poor logic.

Insomnia is the result of mental or physical exhaustion caused by a dozen or more conditions over which man usually has complete control.

The best way to cure insomnia is to cure the cause of insomnia. Sleeplessness is the effect of a cause. One might as well poultice an overcoat and expect this to cure a cold as to disobey the physical laws, or break the moral laws, and then expect to sleep well. When you do not sleep well, you can easily find the reason.

INSPIRATION

We often read of the mother of genius, but seldom realize that back of many of our greatest inventions is the inspiration of a Mother.

Destroy the pride of position, the advantages of achievement, the natural and human desires to make money and enjoy it, and you create a crime against civilization. Individual incentive lost, and you bring on a mob of irresponsibles.

Work is not a hardship; it is a privilege. That is, it is a privilege so long as the employee saves part of his salary. But when the employee spends all his salary each week, the work takes on a form of slavery in which there is no incentive to get ahead.

Inhale inspiration and exhale intemperance in all things that deaden right purpose. This thought may save your soul, but in this thought I am not trying to save your soul so much as I am trying to save your two soles from wearing out while looking for your next job.

INSULTS

One can excuse an injury, but nothing can compensate for an insult.

Silence toward an insult is the safe, sane and successful way to whip the insulter.

The fellow who is looking for slights, insults and injuries is reasonably sure to find a few nuggets of trouble before the sun sets.

I once met a man who had forgotten an injury, but I've yet to meet a red-blooded he-man who will forgive an insult. In perfectly plain words, a man meets no more respect than he exacts.

INTEREST

Take a sincere interest in your work, and a good management will take an interest in you.

The same amount of interest put into your work that you put into your play, and you will win.

Your interest in your advancement is unconsciously evidenced. Everybody about you is "on."

Employers will find that employees will not manifest any more interest in the concern than the concern manifests in the employees.

Do not confuse interest, self-interest, with selfish interest. And here is the crux. Right here is the trouble. We mistake what we call "interest."

Your employer is probably watching you, and the moment you show an increased interest and an ambition to advance, you will be advanced, without doubt.

The surest system for lessening the burden of honest work, and the best plan for shortening the

hours of a day, is to get interested in your work and keep interested.

Success is captured by interest and only held by interest. Interest is the universal instinct of mankind. We must be interested in what we are doing, else we shall do little.

The man who offers a poor suggestion shows that he is, at least, interested. But the man who never furnishes the management with even one idea, be it punk, is about as productive as a frozen hen's egg.

To drink from the cup of disinterest one is sure to suffer the pangs of poverty. The cup of disinterest in your work holds hunger, misery, sickness, want and wretchedness. This sounds rough, but it is true, absolutely true.

It requires the same interest and earnestness to sweep a shop as it requires to conduct a business. And here we have the thought: Individual interest in the thing we are doing is the open door to a bigger and better opportunity.

Success does not come to the individual, success comes from the individual. If you are not interested in what you are doing, resign at once. Remaining on a job that you do not like harms you more than it harms any one else.

There can be no personal progress, no individual prosperity, where personal interest is lacking. The employee that is not interested in his or her work is either inane, insane, incapable or indifferent to his or her own personal interest.

Interest in your work is the best evidence in the world of your sincerity for service. When time hangs heavy on your hands and you can see no chance for progress or promotion—when your interest in your work lags, it is your duty to get interested or get out.

JEALOUSY

Jealousy is not an evidence of love, nor is it an indication of affection. It is proof of passion.

Women have no corner on jealousy. Men, too, have this frenzy, this self-harming self-love.

The jealous will die, but jealousy never. And this is the discouraging thing about jealousy.

Jealousy is the green-eyed view we get when we see our own hearts, and think we see the heart of another.

When a jealous woman starts out to find some fault in some man, she frequently discovers more than she is looking for.

Jealousy begins by weaving a woof out of imagination. Then suspicion, then doubt, then distrust enter the mind, and reason leaves the throne.

Jealousy is so mean that nobody is ready to acknowledge ownership. And this leaves me at liberty to say some pretty nasty things about jealousy.

Jealousy is a form of insanity, and will go to any degree. It proceeds with its work of ruin, and decorates the hearts of humans with hundreds of distorted ghosts.

Jealousy has a powerful effect on the liver. Long-continued jealousy will bring on sadness and grief, care and anxiety; and in turn, these conditions are sure to bring about something more serious.

JOBS

A job is the test they put before you to tell what you will do.

You are not paid to be on the job. You are paid to be part of the job.

Face your job as the biggest opportunity in your life. Ask its meaning earnestly, honestly, bravely.

A steady job pays a man while he is improving his ability to earn more and to hold down a good position.

Moving out of one job into another job is sometimes necessary, but more often it is an evidence that you are a drifter and not a doer.

Don't get dissatisfied with your job; get thoroughly disgusted with yourself. The job is only the medium that makes you a man or a manikin.

A job is a place where they pay you while you are working and learning. A position is a place where you lease your talents while you train to step up.

If you have a good job, tie yourself in strong. Hold on to your position like a steel trap to the leg of a woodchuck. Serve faithfully and work loyally.

Invite responsibility. Seek out the difficult things to do. Anybody can do an easy job. When the management gives you a trial at some hard job, work like a nailer to make good, for this is your chance.

Put every ounce of energy you possess into your job, and soon you will be bigger than your job. Allow no one to tell you to do less than you can on the job, and before you know it, a bigger and better job will be given you.

If you have a good job, don't lose it. Study, learn and advance as fast as you can. Keep moving up, for if you are not moving up, it is quite likely you are silently slipping out. And the worst of such a situation is, you seldom know it until you slip out.

JOKING

The joke that makes the weakness of another man plain is no joke. It's an insult or an injury.

Most of our laughs are at the expense of the other fellow. Few of us can laugh when the joke is on us.

The playful, practical joker is, after all, but the joker in the pack. The game can be played without him. Comicality cuts little figure in business.

Every organization has its practical joker, its buffoon who bothers others. You may find him wearing a cap and bells, and sometimes you will see him with a sad, submerged smile. He has that cynical, unhealthy tone in his laugh.

The acceptance of a joke depends largely on the mental attitude of the reader. There are days when a reader would refuse to rest his head on a feather pillow for fear the feathers would tickle

him and make him laugh. There are other days when a poor joke will pass and get a good laugh. The state of mind of the reader has a lot to do with a joke.

JUDGMENT

Where wishes are very much concerned and hope is mighty ambitious, it is wise to mistrust the judgment.

The very determination of some men to cling to some absurd doctrine confirms the position of each as that of a balky mule and not of a brainy man.

Judgment is usually good if you use your first impressions. Do not borrow the jaundiced ideas of your neighbor, or the weather-cock opinions of your friends.

JUSTICE

Judgment is often delayed, but justice will eventually prevail.

No conscience can escape being weighed on the scales of Justice.

"Be just" is indeed a comprehensive thought and contemplates the square deal.

The sound principles of any enterprise are not at variance with substantial justice.

To be just sums up the ethics of good business. It is fairness and truth in action.

A man does a great injustice to himself when he does not do justice to the other fellow.

Justice must first be administered to others in order that we may demand justice from others.

The time to search for a budding flower is after, and not before, the rain. The hour in which to loan justice and charity is in the wake of some severe strain.

I believe in firing the unwilling and hiring the willing. This is justice to the man who will work, justice to your own business interests, and equal justice to the salary thief.

To be just does not demand anything but that which is fair to all concerned. To find a service that is just is the hope of all who suffer from carelessness or discourtesy, and the dread of all who wrong.

KINDLINESS

Kindliness is the only service that will stand the storm of life and not wash out.

Kindliness wears well, looks well and will be remembered long after the prism of politeness or the complexion of courtesy has faded away.

Kindliness will protect a man from himself and paint his face with a mellow, harmonious shade that looks for all the world like success.

Graciousness is the charming habit that practice always improves. It is the evidence of a gentle woman or a gentle man. Always kindly and helpful. It has another very attractive feature—it pays.

KINDNESS

If you would lift yourself above yourself, do it by some kind act. You can do it no other way.

Are you a refrigerator for freezing friendships, or are you a dynamo charging human beings with a current of kindness?

The weak witness of a name etched in marble cannot compare in consequence with one kind act toward a living neighbor.

When others do you a favor, speak of it. When you do your neighbor a kindness, let him find it out; then you will find a lot of satisfaction in the fact that you have been decent.

Words are the trained tools that we use to conceal or to convey our meaning. A kind and generous act, without words, will go farther and last longer than words. Somehow we all seem to understand an act.

I have never done a real kindness that has not paid me in inward satisfaction and brought to my side a friend. In fact, my friends have done more for me than I have done for them, and this thought inspires me to keep right on being kind to others, for I shall never be able to catch up.

KNOWLEDGE

Special knowledge finds special pay.

Little knowledge is more dangerous than ignorance.

The rock foundation of every success in business is capable knowledge.

It is not the quantity but the quality of knowledge that makes a man stand first.

The knowledge of the way to do a thing always follows the desire to do the thing.

The bone dome north of your collar button holds

the answer to where you will be one, two, or ten years from to-day.

To be conscious of the necessity of knowing more is a big step toward knowledge—but did you ever notice that the interest in knowing more comes first?

The trouble with most of us is that we know too much of too many things and not enough of any one thing. Ask yourself this question: "Am I a specialist? Do I know one thing better than my neighbor? Am I doing the thing I can do better than any other one thing?"

If you lack the superior knowledge that is called for in modern success, and you want to have some one give you the right steer, go to the boss, who began at the bottom, and this is what he will say: "Success is the reward we reap in the fall, after we take pains to sow in the spring, and hoe and weed all summer."

Knowledge has many brands; but the one marked "Special" is the knowledge that will carry you miles ahead of the fellow who has his knowledge marked "General." A special knowledge of the code of honor, a thorough understanding of men and their manners, are necessary to a well-balanced mental equipment. The selection of Madison, of Jefferson, was sufficient proof that Washington had the right brand of knowledge.

He did not know it all, and he knew it—and this is knowledge.

LAUGHTER

A day without a good laugh and the day is lost.

What we laugh at shows our wit. What we laugh with shows our humor.

When we laugh at others, we are cynical, but when we laugh with others, we are kindly.

Laughing is the sensation of feeling good on the inside, and then showing it on the outside.

In a club, or among men, watch the way they laugh and you can always tell their meaning.

Laugh and the world will like you. Grouch and the grouches will get you. Serve and the trade will find you.

How lucky it is that we can all laugh, for a laugh defends us from going insane. With a hearty laugh we save ourselves.

Cabins that echo with the laughter of children are truly homes. Cabins that have no children with a happy laughter are lonely.

There is nothing that will show up a man quicker than what he laughs at. If you would measure a man, get him to laugh at something.

The warm and tender feelings of the man of humor and laughter are but the outward evidence of an inside secret worth, some sorrow and a real heart.

Let a well-meaning man make some double-meaning remark, and the witty man will laugh at him, while the sympathetic man may smile and regret the error.

To laugh all alone is pretty good proof of some intellectual twist. To look sad in the company of others is testimony that you have trusted yourself too long alone.

Laughter makes the leather features of an old face look like satin. It stirs the blood, startles the nerves and commands agreeable companionship. I mean the laughter of real humor.

Laughter is the best brand of pills on earth. Laughter strikes in when it comes from without, and instantly comes to the surface when it starts from within. Laughter penetrates.

We all have hills to climb, and the climb is shorter

when we smile, the burden on our back lighter when we laugh. A mountain is but a molehill when we act like men, not like moles.

When you hear a man laugh loud and kindly, make up your mind there is a pathos down deep in his heart. When you hear a man laugh at his own wit, decide that this man is decidedly out of humor.

A calamity this morning will furnish you to-morrow morning with an opportunity to laugh. A misfortune to-day will be a matter of merriment next week. We laugh when we escape, and we almost always escape.

Anybody can laugh and look happy for a moment, but cheerfulness is more lasting than a laugh. When you laugh, you evidence your own pleasure, but when you are cheerful, you present a permanent plan to please others.

Why live with the shades eternally pulled down? Why not open the windows of your soul, and see something worth living for—worth laughing at? Remember, the pendulum of life swings from tears to smiles; and when a fellow lives like a daily funeral, it's time to take a laugh powder—laugh like "all goldarn."

Any designing lawyer can make a man more obstinate. It does not require the profession to make a man ignorant, but it does reward the professional pirate when the client is ignorant.

The legitimate object of a lawyer is to make his profession pay—make it keep him, and this object is right so long as he does not make his profession pay at the cost of things no money should be able to buy.

The biggest possible asset a lawyer can have is friends—genuine friends. Clients are fickle. They come and they go, but friends go on for ever. The lawyer that has a few reliable, substantial friends is a credit to the bar.

The reasonable man of responsibility knows that in the meshes of the lawyer, men are like fishes—that the small fry wriggle through the net, the big fish break through, and the middle sized always get caught and scaled.

In the confidence of a client, a scheming lawyer knows how, when and where to bring on trouble. These trouble-makers know that lawsuits are generally brought about by rubbing the ears, or filling the ears, of the obstinate or the ignorant.

The reasonable and rational man knows that

going to law is like building a bonfire under his own bank book, and at his own expense. The fire will warm the lawyer and burn his client's cash to cinders. The man knows that a lawsuit dissipates property, disturbs his peace of mind and is liable to win for him the distrust of society.

Lawyers are necessary. There are plenty of men who disgrace the bar, but the bar never disgraced a man. The lawyer that sells you the conservative counsel delivers more coal to the ton, more weight to the bushel, than the dealer or the farmer. Because—men accept advice that they are compelled to pay for, and this kind of advice is good.

Our trouble is not with law, and not so much with justice. Our trouble is caused by the presence of the professional parasites, the lawyer leeches who are not in law for justice, but in the game for greed. These unprincipled makers of more trouble often make the law look like a saw-tooth steel trap—easy to get caught in, but strong enough and cutting enough to make the average man willing to pay the price of a hold-up in order to secure his release.

LAZINESS

The world owes no man a living until he is willing to collect the debt.

A loafer is the personification of selfishness, and selfishness will do almost any dirty thing to get out of work.

Lunatics are not lazy. It takes brains to go crazy. All of which means that a lazy man is a hunk of "ham and."

A man who will not do a day's work, every day that he can, and as well as he can, is my handicap and your load to carry.

For the aged and infirm, the babe and the incapable, it is our duty to see that they are well taken care of, but the drones or lazy loafers should work or want.

The other day I saw a dog so lazy that he leaned his head against the wall while he barked, and while in this position he attracted the attention of a lazy man who lay down to laugh at the dog.

A manager who holds in position a drone is unfair to his other associates. He should punch him up or put him out. One shiftless, aimless, worthless drone in an organization can do more harm than the hide is worth.

We are not here as parasites. It is every man's duty to do his part or to pass out, for there are

plenty of honest folks who want to work and are entitled to work. So I say, fire the drones and leave the hive clean and the honey pure.

LIBERTY

Right and reason is the only rock on which liberty can permanently rest.

Liberty is a tangible reality and in no way an intangible excuse for license.

Personal liberty ends when it interferes with the interest of the public at large. It is not the right of one person; it is the rights of all.

To my mind, liberty is bounded on all sides by the thought of Lincoln—"the greatest good for the greatest number"—the rights of all, not the rights of a few.

Liberty stirs the thoughts of dependence and gratitude in the true American's heart. It is the most beneficent gift that has been bestowed upon mankind. It is the one principle indispensable to the permanence of this nation.

LIFE

Live your life, do your bit, then resign gracefully.

Life, like the candle flame—a breath, and the flame is extinguished on earth.

Enjoy the ambitions of youth and its indiscretions, and you must endure the penalty.

In age, we seek the fabled fountain of youth, but our search reveals nothing but regret.

My contention is that life is a mission—that every human existence should be an aim.

Each year more sand escapes from the hourglass of life, and this leaves a clearer vision.

Barring accidents, the length of your life is largely up to you. Sap youth, and you shorten years.

Until we are about worn out and ready to die, we do not consider the importance of learning how to live.

Until you feel that your life is important and your work necessary, you will never be happy; neither will you ever be a success.

For the fortunate, life is short—for the unfortunate, life seems long. Life is to live, not linger, life is to be enjoyed, not endured.

Life is a short prologue to eternity, and while we

glide down the river, why not enjoy the flowers, stars, music, love and the service in life?

If you are lazy, Life the Pawnbroker will let you have plenty of time, but for this accommodation you must put up a large part of your hope of success.

Life is but the hours between the womb and the tomb. What you put into life will tell whether the womb made a mistake or the tomb is imposed upon.

Man's life is a thread that is woven into the cloth of centuries—into eternity. Man's life is a tragedy to him when he deeply feels, and a comedy when he only flits.

Life is a tryout, and when we reach the Almighty's anteroom, we had better bring along a bushel of potatoes just to prove that we have been producers, not parasites.

Life is made up of little things, and these little things cause the most trouble. We brace against the big things for we know they are coming, but the little, unknown leaks sink the ship.

Compared with the length of God's eternal day, man's life is short, but measured by our own allotment, life is a long line of years. But remember

this: It is not how long we live, but how we live.

Life has nothing to say. It is given without consent, and is usually taken away from us without our approval. Life is not the greatest gift, but the things that we put into life are what make it worth living. We can take out only what we put in.

We humans ride on a train of moods through glass houses, and as we pass through these many-colored caverns and caves, we look out upon the world and view the works and worth of others, and everything seems to take on the hue of our own glass house.

A large percentage of our people are in pawn in matters of money. Now let us see how you stand with reference to your personal or individual characteristics. Have you borrowed on your financial reputation, moral responsibility, social standing? Are you paying Life the Pawnbroker usury?

I want the struggles of life, and I count the conflicts in life as opportunities. The removal of small inconveniences, the daily duties, the enjoyments of winning my way, makes life worth while —makes the voyage down the River of Life remarkably interesting, intensely instructive and most inspiring.

LIFE INSURANCE

Life insurance offers interest, incites individual industry, protects and pays when protection and payment are most needed.

Through life insurance much of the cause for charity is relieved and many of the reasons for long-drawn court trials are removed.

Life insurance educates orphans, endows widows and emancipates a man from the criticism of not looking out for himself and his family.

No gift of genius has ever helped so many people in distress—no human ingenuity has ever directed so many men to the right road as life insurance.

Sick folks deplore the fact that they cannot get life insurance. Successful business men buy it. The uninformed are the only ones who must be sold.

Destroy the idea of endowment in this world, leave no further responsibility, and we would all live the remaining years in extravagance and self-indulgence.

It is my opinion that a man who does not carry life insurance will turn over in his grave and apologize to his friends and his family for delaying to do his duty.

I am a firm believer that every young man should start a savings bank account, but I am thoroughly convinced that the second step in thrift—true thrift—is life insurance.

Surplus money in a savings bank excites the mind and often persuades the owner to speculate, but a man with a partly paid-up life insurance policy will hesitate and hold on.

Life insurance encourages a man to serve more, and in this way he can save more. It makes him a provident man, and this is the man America wants—the provident man.

The big men of this country can do no greater service to their less fortunate neighbors than to encourage publicly and help privately every man to sell or to buy life insurance.

Bestowing a permanent provision for the support of an innocent infant, dependable old age, a worthy life partner, or for the purpose of continuing a business is the enrichment of duty.

The idea of life insurance is centuries older than mere interest on your money, and when worse comes to worse, and there is no way to turn financially, life insurance, as a last resort, can be cashed.

The man who leaves to his dependents, his debtors

and those who deserve his favors—the man who leaves life insurance, evidences the highest form of fairness and pays the tenderest tribute to loving care.

Altruism is the motive that moves a man to regard the interest of others; and what greater interest can a man show than in the moral, mental, physical and financial welfare of those he is responsible for, responsible to?

Some folks are so constituted that they must impose upon themselves a duty, and life insurance imposes a duty. The moment you receive a life-insurance policy, that moment you establish a duty and create an estate.

You are going to begin saving some money to-morrow, and this is exactly what thousands think they are going to do. And still most men at sixty have not saved sixty surplus dollars. This is why they invented life insurance.

For some foolishness we are all compelled to bear some cross, but the crown of foolishness is to go through the spring and summer into the fall and winter of life without providing for some permanent income like life insurance, which can be made to protect and pay—protect and pay when protection and payment are most needed.

Every one should have a few hundred dollars in

the savings bank and a few thousand (in face value) in life insurance. One is an evidence of saving—the other a proof of thrift—plus protection. Savings represent a small idea and life insurance a big idea plus an ideal, and the ideal is the strongest link in the chain of life—sentiment.

LOOKING BACKWARD

No amount of money, no amount of worry over the past will help the future. No regrets over yesterday will profit to-day.

Every man has some present blessing, but nearly all men dwell on some past blunder, and with this mud in their minds, they look over into the future for more trouble.

Never visit the tomb of the past. Always avoid the morgue of miserable thoughts. Why wear the winding sheet of yesterday's mismanagement? Why sing the lullaby of regret when the world wants you to shout the battle cry of results?

Looking backward over your mistakes in life is a good thing to do so long as you do not allow the irritating sting of morbid regret to "get your goat." The foolish moods of yesterday, the unwise acts of the past, should help you to do better to-day.

Wandering in the cemetery of the grave past, reading the epitaphs of ended effort, get a fellow in a mental state where he is liable to see the bleaching bones of blunders pointing their fingers at him. Thinking of the past digs up all the old skeletons of some silly move.

Looking backward half a century, I'm now convinced that there is a supreme satisfaction—that there is a real reign of happiness through being helpful to a friend. I have had many favors shown me, and these favors have given me much happiness, but the most mysterious manifestations of genuine happiness have come through my giving and not through my receiving.

LOVE

If you would be loved, be lovable.

When real love attacks, it is impossible to retreat.

Love never dies of starvation, but it often passes out with indigestion.

All brave men love, but it is a brave man who tries to live on love alone.

Love is like Jack's beanstalk: it will reach the sky in one summer moonlight night.

Love is no respecter of age, but there are brands of love. Some are pure and some are pure passion.

Love is the latchstring to inexpressible happiness and the time lock on the virtues and the values of life.

Married folks who are to continue love should take frequent short vacations. In love, it is the commencement that charms, so why not re-commence occasionally?

In love, even the stupid are eloquent or absolutely dumb. There are a thousand beautiful notes on the scale of sentiment, and in love, sometimes, a man cannot sing one.

Man may love a woman for her youth and beauty, and the other charms, and caprices. He may be enchained by her face and figure and other attractions that awaken and influence his emotions. But true love recognizes, above all else, the woman's character.

The very foundation of human existence is love. It is as inevitable as death and as mysterious as life. The crude call it a weak impulse, the weak claim it is a distemper, the little-thinking accept it as an accident, but the understanding heart knows it to be a great necessity.

It is difficult to tell where or how love begins. But I can tell you how it often ends. Just marry the girl, then take her into the woods and live in a cabin for a whole week, and let every day be a rainy day. If your love can last through seven days of rough weather, you're elected.

To me hunting and loving are much alike. They seem to contain the same charm, for too much game and too many girls take away the sense of sportsmanship. There must be doubt, difficulty and danger to have the hunt exciting, and you know nothing is so tame as capturing a fat house cat while it sleeps on the cushion of a kitchen chair.

LOYALTY

Loyalty makes a man a superman. He can do the kind of work that counts.

Be true to yourself, and you will not, you cannot, be false to any other man.

Devotion to duty, fidelity to friends, faithfulness in service—all these require loyalty.

Depending upon how much loyalty a man has for himself and his employer tells the story of many a man's future success.

Loyalty to the foreman does not mean playing second fiddle. It proves that you can be a leader when the leader is sick.

The big man should have loyalty, the smaller man must have loyalty—disloyalty is the direct road to the down-and-out club.

Loyalty is deference to discipline, devotion to organization, allegiance to associates. Disloyalty is rebellion, revolt, mutiny, treason.

The loyal man always attracts loyal friends. No man, in any position, no matter how much money he may have, can make a success out of life while lacking in loyalty.

We can condone lack of understanding or ability, excuse lack of enthusiasm or ambition, tolerate lack of initiative, but lack of loyalty is an intended individual insult or injury and is seldom pardoned.

Behind your present position in life there lies a greater power than you exercise. Ahead of your present position is a greater victory in success. And the measure of this greater degree of success can only be attained by the hardest kind of hard work. Still, with all this hard work, you will fail, absolutely fail, if you lack loyalty.

LUCK

Luck is the son of chance.

"Luck" is good luck when it is not bad luck.

Luck, be it good or bad, is an effect from a cause.

What is good luck if you cannot define it, cannot hold it?

Luck is the shell game of life—now you see it, and now you don't.

Luck has two chances—one for you and one against you. At best, luck is fifty-fifty.

The horseshoe is the emblem of luck, and what a stupid idea, for it cannot make both ends meet.

Ability and will, courage and skill—these are the component parts of the four-leaf clover we call "luck."

Luck is possibility, not probability. It is long odds against the player and a safe bet for the dealer.

Luck is almost always a loafer who sits on the end of the pier and wishes, while he fishes with a hook that is bare.

Some contingency, some casualty, some adventure may temporarily change the course of things for you, but never lay this to "luck."

One pound of genuine pluck is worth two tons of gambling luck. Luck relies on chance, while labor depends on something substantial.

If you lack the patience to wait and the willingness to work, try this idea of—"luck." You have one chance in one hundred to win.

Luck is defined as fortune, good or bad. Tell me what dependence can be placed on a thing that is just as liable to go as it is to come.

Labor is the law of happiness, industry the great star in the world of work. Luck dreams out the way, but the doer consummates the dream.

Luck is an accident, and an accident is an event that takes place in spite of one's forethought and contrary to expectation. Luck is a lottery.

There is a word called "luck," I grant you. But the man who makes good and remains so while depending on luck is as rare as a white crow.

Every time you hear a hard-luck story, contradict it with some recital of a real result, and in this

way you will kill off the hard-luck harper, help the world and help yourself.

I will admit that chance or luck corrects many mistakes that reason would not know how to correct —that time straightens out many things—but we cannot always wait for time.

The small man often refers to his "hard luck." The big man will tell you the secret for getting on in the world. It is this: Plan wisely, work persistently, wait patiently. Never trust to luck.

Always offering an alibi for a mistake, failing to coöperate with your associates, forgetting to remember what you are told—all these serve to illustrate that you are not unlucky—you are unreliable.

Men often flatter themselves that their success is due to their great designs, when in reality the tide was with them. But you know the tide turns, and when luck leaves a man, he must have pluck and preparation.

Luck cannot write a book, paint a wonderful picture, nor can it build a big bridge. When we attempt to establish luck, we hope to build a power that is independent of industry, that is irrespective of or indifferent to intelligence; that is contrary to the Infinite idea. We go back to the Indians and their superstitions.

Contrast the possibilities of a liar with the probabilities of the man of truth.

The least flaw lessens the value of a precious stone. The smallest lie is sure to discount a man's worth.

In order to make one lie stick, it is necessary to tell a hundred truths, and even then the lie will not last long.

The liar may gain some success, but he can never enjoy a sense of safety. The liar is the human who lacks moral responsibility, mental capability and physical dependability.

The impostor, the pretender and the hugbug—the liar—has lost his art. To-day a man's word must be a little better than his promise, his service sound as a dollar and his honor beyond reproach.

A man's work should be more than his bank balance, his service of more importance than the stock he sells, for the time has come and gone when the decoy of deception and the lure of the liar will work in business.

The liar avoids condemnation that a crime may live. He lives in a drab world with a conscience that is alive to the perils of his position, but with

a mind so weak and warped that it refuses to rescue anything worth while.

MAN

Man is the only animal that will trade a bone.

Man is the only animal that cooks what it eats.

Man is nothing but his mind; all the rest is blood, bone and tissue.

The man who lives for his soul alone, and denies his mind and his body, is a crank. The man who denies the body and the soul, and lives for his intellect alone is a genius. The man who lives for his body, his intellect and his soul is morally and mentally well poised.

A successful business man has asked what he considered the best product that he ever produced in his plant, and he answered: "Men." When a plant is so scientific in construction that automatic machinery does all the work, believe me, the business can be put out of joint by any old kind of competition. Business must necessarily have individuality—men.

MANAGEMENT

Give the tools to the one that can use them to the best advantage, and you are a manager.

Gaining the confidence and the coöperation of employees is of more consequence than all else.

If you want a manager, do not reach over into a competitor's plant, but pick one out of your own organization.

The big manager is always ready to listen to even little men, for from the little men we often learn of the big leaks.

The power to pick the right men for the right places is managerial ability. If your men do not suit you, think this over.

The self-sufficient manager seldom hears the truth. His associates flatter him, deceive him, fool him. They would not dare to tell him the truth.

Until you know from personal experience how to work and what it means to work, you can never successfully manage others while they work.

Pile-driving arguments and the sledge-hammer blows of the boss cannot compare with a bit of coaxing. The practice of mauling, by a manager, will not bring out the best service.

It is a flagrant mistake to think men do not know the motives of the management. Men know, but they are often compelled by circumstances to meet

vexatious situations with grins, lest they lose their jobs.

A mule knows more when he wants to know and less when you want him to know than any other animal on American soil. When treated right, he is intelligently industrious; but when treated like a mule, he is ignorantly stubborn and brainlessly balky.

Self-approval partly compensates for good service, but self-approval will not pay the butcher's bill, nor buy the baby a bottle of milk. When an employee performs good service, it's a good plan to offer some form of reward, and offer it cheerfully, promptly.

Managers don't mind spending time and money on the man that is willing to work and wants to be taught, but a man that knows how, but somehow won't work, gets the goatee on the manager's chin quivering, his nerves vibrating, and his mental makeup seesawing.

Football and business require the same values in men—coöperation, courage—enthusiasm, endurance—initiative, intellect. The football coach may make eleven men good fighters, but in business the manager often fails to get them to employ the six factors in success.

Finding fault before others in the organization hu-

miliates a man. It advertises a fellow and his shortcomings. It gets his mule nature aroused. Complimenting a man for some commendable service will get him to do things. Even higher wages may lack the charm.

Every man is more or less a mule, otherwise we would not "carry the load." You may not agree with this mule theory, but you will concede that we all make a "perfect ass" of ourselves at times. We kick, bray and balk, and the best way to handle these characteristics is to coax, not cuff.

The more successful managers are now satisfied that we have given too little attention to the study of men and their minds. We have assumed that human beings will take care of themselves. We now know that it is to the self-interest of the employer to see that they do take care of themselves.

MANIA

We all have some mania, and if you want the proof, stand in the presence of a madman and see how soon he will detect the nonsense in you.

A well-balanced mind is the best remedy against affliction. An unbalanced mind is always accompanied by a wabbling body. Such a body is sick somewhere.

Some person is seized with an obsession to pray constantly, and we call this individual "crazy." Thousands of other so-called perfectly sane people never pray, and these individuals go through life unobserved. Now, who is crazy?

The madman is constant in his love, and can you say this of a sane person? The madman is consistent, and this is more than can be said of reason. In reason our passions are not steady, but in the insane state they remain fixed. Now, who is crazy?

We find plenty of people who are insane over making more money. There are thousands of folks who are bughouse over the idea of getting into the limelight. There are religious fanatics and crazy infidels. We have an army of lunatics over love. Everybody, everywhere, is a little cracked on some subject.

MEDICINE

The monuments in the cemeteries contribute mute evidence that no known system cures all.

The best way to rid yourself of some physical trouble is mentally to let the trouble alone. Forget it.

Doctors and drugs seem necessary for the reason

that we will not take advice, but we will take medicine.

Plenty of sleep, lots of fresh air, pure food, the right exercise, and there will be less occasion for calling the doctor.

A twenty-mule team could not draw medicine enough to equal the good a man can get out of right living and right thinking.

Taking a tonic is like whipping a tired horse. Temporarily you get more speed—correspondingly you get more tired—eventually you balk.

Give an individual more knowledge of medicine, a better understanding of surgery, and you will find this individual constantly fussing about his health.

Purple pills of dough and pink spring water will not bring back a lost lung, but doctors, drugs, nurses and the mind make a four-horse team with a little dog under the wagon.

The strongest medicine, the biggest pill, will have a hard time bringing back a constitution that has given up, but a bread pill and a glass of colored water have actually performed marvelous "cures."

Proper reading, right exercise, fresh air, less food, more sleep, and the physicians would be largely

out of practice. Attach this idea to some Christian ideal, and you work with your creator and not against Him.

There are millions and millions of men and women in this country who do not take medicine, and they are comparatively the most healthy people on earth. There are tens of millions who are always dosing, and they are always complaining.

My faithfulness to the medical profession cannot be doubted, my regard for the druggist never discounted. My admiration for the pretty nurse is well understood. And still, I know from personal experience and from much inquiry, that the mind has a great deal to do with a man's physical condition.

Disease is due to habits that have probably been practiced daily for a long time, and after habits have held us captive long enough, we belong to them. In order to change our habits of a lifetime, it is necessary to think, and when a man stops to think he is more liable to change his habits. Therefore, the word "think" is the best bottle of medicine in all Pillville.

MIND

Your mind is you. Steady the mind, and you steer success.

The body is but the servant of the mind so long as the mind is on the throne.

The mind works for or against you. Brace against the brain that is bilious.

When a woman's mind gives its consent to old age, face decorations will not save her.

The man who is plumb, mentally poised, has a big advantage over the man who is fragile in his mental makeup.

Part of the profession of medicine is not to neglect the influence of the mind over the body. It is very essential that the patient believe in the physician.

The weak mind is like a microscope which magnifies physical troubles. The strong mind is master over many ills the body would otherwise suffer from.

The vital things in living are digestion, assimilation, secretion, excretion, and one more thing—breathing. All these functions are influenced by the condition of the mind.

The mind is master. Though a man live in a palace with the cash of Crœsus, the money of Midas, the profits of Plutus, he can be, and probably will be, exactly what his mind makes him.

You can measure a man's mind by the way he starts to make a speech. If he tells what happened years and years ago, the man is getting old; but if he starts off with to-day, he is on the job.

You say others have no influence over you—that you have a mind of your own. Let a few friends combine to "kid" you about your necktie, and see what will happen to the tie. Let a dozen men tell you that you are looking badly, and see how soon you will scoot for the doctor or druggist.

Strength of muscle is greatly increased by the influence of the mind. Mental ability is, after all, the power. If you decide you are ill, you are ill all right. If you make up your mind you are weak, you will be weak sure enough. Aside from wasted tissue and far-advanced organic disease, most of our weakness is in our head.

MISFITS

About every seven men out of every ten are on the wrong job.

Hundreds of good tinkers are poor teachers. Thousands of poor preachers would make good plumbers. Half the world is working in the wrong position.

A raft has no sail, no steam. It is propelled by the current of events. It must go down with the stream. What a raft of water-logged folks there are on the way to the sawmill to be cut up into two-by-fours and thin siding.

The all-important part for you is to find out as early in life as possible who you are, what you are, and where you are going. So many men are on their way, but the way is in the wrong direction. So many men are in the right barn but the wrong stall! So many men are in the right position, but are not receiving the right pay.

MISTAKES

The trouble with us all is that we realize our mistakes, but few of us realize on them.

Mistakes have their value. The man who never makes a mistake never makes a discovery.

A mistake is not a misfortune. A failure fits you to make no more bobbles of the same kind.

I would rather have sore feet chasing a mistake than a mortgage on my assets for refusing to try.

Clinging to past mistakes, as a fond memory, is like hanging to a heavy anvil after you have fallen overboard.

Be just and generous with yourself. If you make mistakes, do not be mean enough to hug the failures until you faint.

Every time you make a mistake, tear the mistake to pieces and find how you made it. It's a fool that duplicates a failure.

My word to the man who feels he is making too many mistakes is this: Mistakes are absolutely necessary for personal progress, individual growth, commerical conquest.

If you cannot see a good motive in what you are about to do, stand still for a while. There is nothing to be made by moving in the wrong direction, save a self-made mistake.

When you blunder, do not jump to the conclusion that the chapter of success in your life is closed. When you blunder, the world will give you credit for ambition, provided that you continue to try.

Man's mistakes are not due to his being a greenhorn, a novice, a dreamer or a lubber. Man's mistakes are largely due to his not thinking ahead. We are more ambitious when we are thoughtful.

Personally I make so many mistakes, and in making them, I am compelled to work longer and harder, and by this "longer and harder" plan, I

seem to keep ahead of many who never made mistakes.

Explaining how you came to do a thing wrong is a waste of words and a loss of time. Do the thing over again and do it right, then the example will take the place of an excuse—then everybody will be happy.

When you make a mistake of the head, report it promptly to the head of the organization and be forgiven and have the matter forgotten in a hurry. But, an error made after the fashion of a wrong heart, and all the whitewash in the world will not cover it up.

Honesty and wisdom demand that you acknowledge an error. Presenting an alibi is "passing the buck," and this is about the meanest method that one can employ. Boldly say, "I made the mistake," or "I do not know," and you will retain your self-respect, the confidence of your employer, and command the coöperation of your associates. Come clean and you will remain clean.

So many men waste their time talking about past mistakes. They dwell on their weakness, and constantly repeating your acknowledgment of weakness adds to your handicap. On the contrary, positive and successful thinking generates a constant flow of creative, constructive ideas and has a powerful influence for success. No one wel-

comes your weakness, neither will it help you to talk about it.

MONEY

Money talks. How often have you heard it say "Good-by."

The wise use of money is a greater problem than the ability to get it.

The want of money makes us miserable, the possession of it foolish.

Exercise every honorable means to earn more money, but never get exercised over getting more money.

The more money a man has the more he thinks he needs. Money does not fill a vacuum, it makes a vacuum.

You can't eat money, neither can you eat without it. Men preach, teach, steal and murder for it. Without it a man feels like hell—with it he often acts like the devil.

Some folks "fall into a fortune," others speculate into some sudden success, but both "take a tumble" to themselves when called upon to manage this sudden money.

Back of every rag dollar should be a certain number of grains of gold, and behind every ounce of gold there must be a certain amount of actual production from the efforts of labor, else the gold is but glittering metal, not money.

Money makes more people sad and more people glad than any root that we dig for. It will bring many things you want and many more things you don't want. Thrifty men take it to the banks—thieves take it from the banks. It's pretty soft for a man who has it and pretty hard for the man who has it and then loses it.

Do you want more money, or is health the most important thing? Do you want more friends or more finance? Do you realize that the tin god of money is no kin to the great God of Mercy? Do you realize that grave worms are no respecters of the rich? Do you understand that Saint Peter will not cash certified checks?

The inheritance of money seldom improves a man's chances to win. Inherited money is more often a handicap than a help. Inherited money makes a boy indifferent to the necessity of working hard, and what we get without effort is pretty sure to go to some stock seller who makes it his business to pick on folks who have easy money.

Investing money to better your intellect indicates that you are thinking ahead. Spending money for fun is evidence that your sense of pleasure has got ahead of your ideas of advancement. How much money, during the last twelve months, have you put out to improve your head? Is it one-tenth of the amount of money that you have expended on tickling your fancy?

The man who holds a job and is looking to make a little extra money on the quiet, and on the side, is not flinging his whole life into the job that he is paid for. And some day his little extra money that he steals off on the side will come in handy. Some day the boss will "get on to" him, dismiss him, and the little extra money on the side will help to bridge over until he can secure a poor job.

MOODS

Treat your moods as you would treat any disease.

Witness the poor, and then feel blessed with your own comforts.

Seek some people for their age and ability to understand. Seek others for their fortunate habit of having an occasional good laugh.

Here are some of the moods that you pass

through: Depressed or exhilarated, worried or care-free, nervous or composed, fatigued or fresh, discouraged or optimistic.

You take pills for some ailment; why not take a mental dose of cheerful reading when you need this vital help? Music of the right sort will help you. A change of environment, like a walk in the open; or a visit to some sick friend, and then you will thank God that you are well.

MOTHER

I have never been alone since my Mother said, "Good-by."

A Mother's melodies will never die, while memory lives and babies cry.

How the lessons of Mother tug at our hearts when all other agencies fail!

What a wonderful little woman my Mother was! Her silvery voice was a song in my soul—her prayers a string of pearls.

There's a snug little corner in every man's heart that can always be reached by one woman, and this woman is the man's Mother.

Mother! The only one who can divide her love

with several children, and yet each fiber of her heart—each child—has all her love.

Tradition tells of fallen angels, and people talk of bad Mothers, but, strange to say, I never saw a Mother bad in the presence of her son.

Mother is the one woman whose kindness is not the preface to a personal request. Mother is always steadfast, always sincere, always serving.

The heroism of a Mother's love—her distinct and individual influence differs from anything else God ever thought of, for it fixes in permanent outline the future hope of us all.

The greatest gift, outweighing every other; the perfect love, surpassing father, brother; deeper than that of sister or of lover—the one great gift: the sacred love of Mother.

Wife, sweetheart, sister—these three great gifts for the good of men have their deep-rooted place in sentiment, but a man's Mother is the source of the sweetest, stubbornest love that lives.

Was there ever a softer, sweeter voice than your Mother's voice? In each caress there was a prayer, and in every word of her song the strength and stress of incomparable, indescribable love.

Let trouble come to me, and I still thrill with joy;

for the past has its memories that naught can destroy—memories of my Mother when I was a boy.

Written with a feather from an angel's wing; it's my greatest treasure, my most cherished thing. The lines are traced—'tis from childhood's lover—a wonderful woman: My sweetheart—my Mother.

Gone! There is no other word in all the world that hurts the heart like this one little word—"gone!" It indicates an irreparable loss when this little word is said of Mother—when Mother has stepped into the shadow of silence.

When Mother puts her arms about Son's neck, presses her quivering lips to the trembling son's brow and whispers something—when Mother says "Good-by" to her boy, Mother is sending into a life of remembrance the greatest known force on earth—unselfish love.

Men, listen! Big brothers and little sisters, listen! Go home to-night and bring out the old armchair that knew lullabies of your baby days. Go, find this throne of sentiment, and then place your Mother—your dear old Mother—on this throne, as Queen. Place your strong arms about her shrunken shoulders and kiss your Mother till the bells in your soul improvise some matchless hymn.

One fashionable woman says: "Change your

gown seven times a day." Then she goes on to tell of the clinging turquoise charmeuse sprayed with embroidery and snowstormed with lace ruffles. My memory steals back to the good old days when I used to pound clothes while Mother would rub and rinse, and we two did the family washing. And the most attractive woman I ever knew was my dear old Mother in her calico dress.

Men in business may court more money, may advertise for bookkeepers, stenographers, customers, clerks, chauffeurs, cooks, but there is one thing in all the world that man never needs to seek or advertise for, and it's a Mother love. Unless—unless the Great Gate has opened and Mother's gone. And it is then, my friend, that a Mother's love comes back with increased worth. It is then that a Mother's love is an Infinite influence.

Your Mother may be living, and if so, she is probably old, tired and often lonely—her life's work nearly done. But before this wonderful woman passes on, fix in your memory her Motherlook. Picture this mostly angel in your mind, and in after years this picture, this Motherlook, will mean more to you than any other agency. In your dreams ahead, this Motherlook will come to encourage you, and during your disappointments, this Motherlook will come to cheer.

MUSIC

The rimes of Mother Goose are not silly, and, set

to any tune the Mother sings, they are sweet lullabies to childish ears—the finest music one ever hears.

You may not play the first fiddle; they may have assigned you the flute, the pipe or the flageolet; you may beat the drum, swing the cymbals or tote a tom-tom. But remember this: Wherever you are, keep in harmony.

Music stands in a much closer relation to real religion than any of the other arts. It is the child of prayer and the companion of the Christian. It cleanses the understanding, inspires sentiment and lifts us into a realm which we could not reach if it were not for music.

Music reveals our inmost nature. Merry, doleful, soulful or patriotic music utters what often remains unuttered and unutterable. It expresses a craving through the medium of the senses. Its echo feeds the deep, ineradicable instinct, and we unconsciously respond.

Musical instruments incite and invite a variety of emotions. The violin enlivens our pumps, the harp stirs the heart, the bugle calls to arms, the accordion recalls the country serenade, the fiddle brings back the barn dance, and the hurdy-gurdy spells spring. Music has its charms.

NOISE

The bass-drum player makes the most noise, but he does not lead the band.

Noise seldom amounts to much. The most powerful force in the world is as silent as the tomb. Big men make little noise. Newsboys yell their heads off.

The smallest boat has the shrillest whistle; the smallest store has the largest sign; the smallest funeral has the biggest band, and the smallest man has the loudest vest.

It is Niagara going to waste that fills the ear with sound; it is the cannon's mouth that thunders; it is the artillery of the heavens that tells that lightning has struck somewhere.

OPPORTUNITY

There is a bigger job awaiting your ability to handle it.

Occupation is only another way of spelling—opportunity.

There are two ways to win: Either create a chance, or take one.

If you are looking for a real opportunity, look into your own head and heart.

Most people are waiting for their great opportunity—most people remain waiters.

There is not an opportunity in all the world that will work successfully without work.

There are a dozen opportunities all about you, and some day some fellow will come along and develop one.

The door of opportunity is not locked, not even latched. Push is the only opener you need—"push."

Any day may present an opportunity, but work is the only system of turning this opportunity into success.

The United States was an opportunity for the American Indian, but he could not, or would not, improve it.

In order to improve opportunity, we must have vision and purpose—courage and common sense—"pep" and plans.

You think the world is unfair to you. You work a week, a month, a year, and then quit. You are unfair to the world.

Many writers say: "Improve your opportunities!" My suggestion is: Improve yourself and the opportunity will come.

Enterprise and loyalty will discover an opportunity where inability and indifference see but a chance for the other fellow.

Make every morning a new beginning. Expect much of yourself. Expect little of an opportunity unless you put your best self in it.

I recall no life that reveals to the opportunity seeker more sound reason for having faith in the ultimate results of hard work than the life of Abraham Lincoln.

Looking longingly at some imagined opportunity far away is proof that your vision is visionary. Opportunity is not over there unless you take opportunity with you.

Opportunity does not come with your name and address printed in bold gold letters. Opportunity belongs to the human that has the presence of mind to improve it.

Everybody, everywhere, has been taught to watch and wait for opportunity, and this watching and waiting has proved to be the abuse of ambition and the curse of courage.

Big men are not such marvelous men when you come to know them well. They simply work hard, stick to it, and the law of average offers these big men its opportunities and they improve them.

So-called "opportunity" is worth about thirty cents in counterfeit coin unless you throw every ounce of ambition and every grain of ability you have into the improvement of this so-called "opportunity."

Opportunities are improved, not just invited or invented. An invention, be it ever so good, may lie in the blue print of neglect, and the best the invention can do is to get in the way of some other good way.

The modern man usually wants to begin where the average big man ends. He seems to forget that the "sure thing" is almost always a sham, that unreasonable promises generally prove punk, that opportunities are small when born.

Right where one man fails, another man succeeds. Right where the farmer starved, the Standard Oil started. Right where the inactive, lazy, indifferent neighbors said it couldn't be done, the wide-awake worker went ahead and done it.

Your present position only points to what we may expect of you in the future. Your present pay is

but a guarantee against your need while you work to get what you want. What you do to-day predicts where you will be, and what they will pay, to-morrow.

OPTIMISM

The man of optimism is always awake. The pessimist has sleeping sickness.

There are two classes always at work—the construction gang and the wrecking crew.

The optimist recalls his happy yesterdays, enjoys his hours to-day, and confidently expects that to-morrow will be worth while.

A steam roller ran over the legs of an optimist, and when they were hustling him to the hospital, he said: "My pants needed pressing anyway."

Why not try to get on the Builders' Committee of the Construction Club? There are plenty of members in the Knockers' Section of the Anvil Chorus.

Optimists look back and see what we have come through and are thankful. The pessimists try to figure out all the unpleasant things we are going to go through and are grouchy.

When the bright sun goes down and the black night comes on, it is then that the eternal stars come out. Every threatening cloud has the silver moon shining on the other side. The glorious sun is always, always shining somewhere.

In common with most men, the so-called "optimist" has always struck me as a chaser of rainbows. After a much closer study of the word, "optimism," however, there seems to be something in the word bigger and better than all this. Optimism is founded on a spiritual basis. Optimism is Faith, Hope and Charity.

Every gush of the wild-eyed optimist is a gusher —every proposition, a big opportunity. The optimist just radiates noise and nonsense. He oozes sunlight—he tans his skin in the sunshine of hope. He would refuse to be introduced to failure. He talks himself into, and then out of, everything. The mere optimist is a mighty dangerous man.

The constructionist is cheerful, genial, dead in earnest. He believes in himself and in others. He is courteous, courageous, self-confident. He is always willing to pay the price of success by persistent hard work. He knows, and therefore he practices, the ages-old rule of respect for the rights of others. He serves society and builds for success.

PASSION.

I claim passion is a magnet that a man needs and requires. It draws him past indolence, indifference and idleness, and these are the worst traits that can handicap a human—indolence, indifference, idleness.

You cannot preach or teach men much about passion. Neither can you push or pull them into line. But you can get a young man so interested in his work that the devil's consort, idleness, will have little influence over his plans.

The man with a strong character must be a man of live passions, of rich, red blood, and lots of it. And when this man has will power strong enough to govern and to guide this tremendous force, you have the big man, the superman.

Passion is a predisposition, a proneness, a bent, a bias for so many things. It is the thrill to win in business, the tremor of love. Passion is the soul-stirring, profound, impressive inspiration to possess. It is the thumping, throbbing melting-pot of all the ambitions that are human. It is a much misunderstood word.

PATIENCE

To wait cheerfully, to be patient manfully—here you have the way to win.

Strength, endurance, courage—three traits of character that call for patience.

The patience to wait and the willingness to work is the rock foundation of all lasting achievement.

Strange as it may seem, this subject is seldom an acceptable one. To talk of patience tries men's patience.

Patience brings your foe at your feet. Violence and force are no equal to time and patience. Punishment and pain are always less in patience. Few have patience.

About the only way a man can appreciate the worth of the wisdom of patience, is to let him go out and ride the storm of life until he finds that the only way he can get through the great waves is to wait until the storm subsides.

Steadiness and singleness of purpose will eventually put you in position. Unwaivering, unfaltering faith in work, with unswerving purpose, and you will win in proportion to your intelligent work and determination to do.

PATRIOTISM

True patriotism is sincere service, irrespective of position, place or uniform.

True patriotism is the love of country manifested in action. May the God that gave you birth never witness the hour when you fail, or when you are not willing, to render a real service at your country's call.

The true patriot is not the orator who sways the multitude—the writer that excels in his prowess of pen. The true patriot is born of the individual idea of rendering some real service, and such a service calls for sacrifice.

True patriotism resides in the soul of a man who loves liberty and is willing to submit to insult, and sometimes to injury, rather than make war. But when the last extremity for peace is exhausted, the American patriot will be found ready to go or to give—fight or finance to the finish.

"PEP"

When "pep" is properly guided, it is a good thing, but when misdirected, there is eventually an explosion.

"Pep" is temper, petulance and pugnacity, but it never goes about grumpy, glum and sulky. It fights, frets, is touchy and testy, but it wastes no time on hatred.

People with "pep" always remind me of the surplus steam we often see escaping from the safety valve of a locomotive boiler. Shut it off, and you burst the boiler.

"Pep" does all kinds of fool things, but it puts them over in the open. It's a wooer and winner, but never a sly, hypocritical sinner. At times it gets our goat, but this is better than having about you a heart filled with bitterness, resentment and revenge.

PERFECTION

The most perfect man I ever met was a perfect darn fool.

Expect to do and strive to do the doable things, but do not waste your powder on perfection.

The most dangerous form of madness is for the management of any business to insist on perfection. There is no perfection.

My mind is not in accord with the thought that all men should aim at perfection, for all men cannot acquire perfection, and you know when men miss they get discouraged. My suggestion is to fire at the mark that you feel you can hit, and then when you get so secure in your shot that you can hit the mark almost every time, move the mark

ahead a little, and in this way you will hold your confidence and gradually improve your marksmanship.

PERSEVERANCE

Lie down on a hard job, and you cannot expect to rest well.

Countless men resolve, but comparatively few remain at the finish.

Patient perseverance will find the ratio of our results, so "Keep on keeping on."

If I had the means, I would paint on every milepost along the human highway these two words: "Go on!"

Nearly all men have the ambition to begin, but only a few have the towpath grit to stick to the end of the trip.

After hitting the trail for several years, my suggestion is this: Stay East, remain West, hold to the North, or stick to the South.

You cannot name an outstanding, permanent success to-day that is not the direct result of the mule nature in man to pull a big load over a long, long trail.

The people who keep this world moving in the right direction are the pluggers. The geniuses give us the ideas, but the pluggers put the ideas into practice.

We persevere in a thing in proportion to our pride and earnestness. Men have mounted to the highest human positions after having been rocked in the cradle of adversity.

Remember, you cannot maintain your position in life after you quit. Position is the result of actual achievement, and when you stop the propeller of perseverance, everything stops.

Americans are ambitiously insane. They do not want to take time, patience, and more time. They often fail to register the fact that a variety of virtues do not excel the one great business asset—perseverance.

You may lack the brilliancy, the natural ability, the commercial cleverness and the support of high society, but if you have the plugging, tugging nature of the mule you will eventually arrive with your load of logs.

No one can keep switching around and then make good. He must settle down and stick to one job like a leach. Jumping from one job to another

just for the satisfaction of a little more pay, proves you are a jumper.

"Judgment," "energy," "initiative," and a dozen more or less important words in industry, are all worthy of serious consideration. But what does a good start amount to if you fail to stick until you finish. Persistency, tenacity, perseverance—these are the words that you will find at the end of the trail.

There are plenty of men who start out with a great flourish. Plenty of men lash the waves and beat the air. Plenty of men sow in the sand, fish in the sky. Plenty of men whistle jigs to a grindstone, make motions enough to run an aëroplane, but the world is hungry, mighty hungry, for men who have the will power to stick—hungry for men who will function with the finish.

PESSIMISM

The pessimist thinks that if something ain't wrong, 'tain't right.

A pessimist is always looking for the black spot, be it ahead or behind.

No great and commanding achievement was ever accomplished by a pessimist.

The pessimist looks upon every effort as a drab, dingy, dun-colored failure, before he begins.

The pessimist is the most expensive experiment on the pay roll. He not only hinders himself, but he harms all others.

The pessimist is a failure ten times out of nine. He has no possible reason to win. He is miserable, and he wants company.

The moment you begin to believe that the world is all wrong, run your engine into the roundhouse and have it looked over. Your head needs packing, your wheels are slipping.

How many men do you meet every day that are despondent, disheartening and fault-finding? These men must have an influence on your mind. They cannot help, but they do hinder.

The cynic is sure to attract attention. He is the hoot owl perching in the darkness, mousing for the vermin of life, but blind to the big game. He sends you out into the world sour and morose.

One pessimistic prattle will do more harm to this country and to his community than a hundred constructive men can do good, for the constructive men are too busy to talk, and the pessimist does nothing but talk.

Whenever I hear a pessimist passing out his doubtful talk, it is my plan to walk away, for I know that pessimism is a disease that is contagious —that it is as dangerous as yellow fever and as dreaded as consumption.

Pessimism is, many times, the result of a torpid liver. The pessimist is never practical. He is the man with an unsolved position in life, and full of lazy fears. He needs limbering up, physically and mentally. The pessimist always assumes the dignified, the conventional, the conservative, the unreal.

Why talk of debt, doubt, disease, death, drugs, disaster, discouragement, depression, decay, disorder, despair, defeat, difficulty, discord, danger, destruction, discomfort, deception, disappointment, distrust, disagreement, dread, dejection, destitution, desolation, when you can just as well think and talk of peace, plenty, power, pluck, persistence, purpose, possession, pleasure, promotion, patriotism, proficiency, progress, prosperity, perseverance, purity, philanthropy, prayer and paradise?

PHILANTHROPY

The organization or the corporation that helps to extend happiness in human life by promoting the health of men, women and children is more than

a philanthropy; it is the embodiment of the highest and noblest form of giving.

No man should give to another man money unless the man receiving it earns it or deserves it. Even then it would be infinitely better for both parties to arrange some constructive plan for protection against the loss of friendship.

Give a man money and you will probably create an ingrate. Loan the man money and most likely you will make an enemy. Make him earn the money and you destroy the excuse for dependence and put in its place the enterprise of independence.

A lot of men go about this world advertising their philanthropies like the successful hen. A lot more are forever doing charities—giving the fruit of their work, like the apple tree, in silence. There is a great deal of difference between philanthropy and charity.

When "philanthropy" takes on the form of a business proposition; when a society is run by business men and on business lines, and not by grafters, derelicts and female failures at everything else, then and not until then, will deserving persons get their just share of the giving.

PHILOSOPHY

Never twit, never quit, never peddle your personal woes.

Start the day with a smile and end the day with a sound sleep.

Banish your fears, cultivate hope, and speak well of an absent friend.

Bury the faults of your friends in a little lot all your own, and have the funeral private.

Your clutch on happiness (and without happiness, what is life?)—I say, your grip on good cheer depends on your not getting sorry for yourself.

PLAY

Play is an important part in the program of life, but work must be done before we can afford to play.

If some genius could only introduce the idea that work is play and play is work, legs would mean more to a man.

Business men will not walk in business, but when it comes to golf, they will walk all over a hundred-acre lot in the hot sun and call it "fun."

A little sport is the safety valve in commercial struggle. Sport keeps the body and the mind healthy. Work hard and play a little. Any man can stand a lot of work.

The things that you can actually accomplish will surprise you if you will only work as earnestly, enthusiastically, as you play. Some people get much satisfaction out of play, and very little satisfaction out of work. And this is the reason why they have but little play, and are always complaining about having too much work.

Have a hobby, but do not develop this hobby to the degree of a fad. Multiplied eating of fish will not increase your intellectual powers. Walking in wet grass barefoot will never make you physically tough—it will make you look tough. So many splendid ideas are carried to extreme. So many people are faddists, and they prove that all bugs do not wear wings.

PLUCK

Pluck is a man's whole defense; lack of perseverance his own defeat.

Never be afraid to tackle any job. If you fail, see what you learn. Bitter experience means better experience.

A rich man may have "luck," but a poor man must have pluck—pluck enough to protect himself against the storms of adversity, and sense enough to know that money makes more men miserable than the want of it.

If you lack the great essential, pluck, cultivate it. The hesitating, alternating, vacillating individual is always, always with us. Avoid this man as you would a polecat. Talk with no man that even entertains a flicker of failure. Keep in the circle of untiring, unswerving successes. Their pluck will help you to help yourself.

PLUGGING

Consistent, persistent, polite plugging will win.

A tortoise on the right road will beat a rabbit on the wrong path.

The people who keep this world moving in the right direction are the pluggers.

The plugger knows that much water will wear the marble—that few things are impossible to intelligent industry. He believes, toils, and never turns back. He wins!

The plugger carries the key of contact. He is practical and patient. Fortitude is his fortune.

He does not consider a delay a denial. He adopts the pace of nature—slow but sure.

Everybody respects the plugger—the live-steam salesman—the man who believes in his house, in himself, and believes that business is bound to come if you deserve it and work for it.

If I were a salesman, I would double my possible calls, for some of the best business comes through an unexpected source. Where well-laid plans have failed persistent plugging has won.

Steady plugging and honest work are the qualities that go to make genius. The University of Difficulties has graduated the great men of this country. If you are poor, accept your poverty as a diploma of discipline.

Why do some men make a success right where other men make a failure? Why does one bundle boy make good and the other lad in the same department light on his end-board? Why is it that the smart-Alec boy always remains in an unpromising situation, while the polite plugger is always being promoted?

POETRY

Without the sentiment expressed in poetry, life would be but prose.

What reasonable, what seasonable, what beautiful lessons we find among the poets!

Poetry makes a man's thoughts blossom before the sun has shed its first intimation, and it puts music in the midnight.

True poetry is ever in harmony with man's thoughts—with man's highest inspirations and most helpful intuitions.

Henry Reed calls poetry uninspired inspiration. But call it what you will, poetry colors the intellect with the rainbow of Hope, molds the heart with the hand of Charity, and gives a glorious glow to Faith.

To get the virtue of poetry one must have a soul that will sing with the nightingale and a heart that can be bruised because it is brimful of passion. In each line the reader must see the biography of better or worse days!

POLITENESS

Politeness makes a man appear outwardly as he really should feel inwardly.

Politeness is the veneer that we put on our manners to make them look polished.

Politeness is the anæsthetic that we administer to others in order that our words will not wound.

Politeness is the art of easing off the jars and saving so many collisions in thought and action.

The inconvenience of meeting a man that is not polite only emphasizes the importance of being polite.

Over-politeness signifies an intention to use or misuse. Under-politeness is assurance that there is little, if any, respect present.

The courtier is without feeling and often without honor. He is without resources, and is usually the prime minister of politeness.

A thousand incivilities are done each day, and then smeared over with the sham of politeness. One natural, unstudied act of kindness that comes spontaneously from the heart is worth a carload of polite anæsthetics.

Polish a marble and it remains just as hard and just as cold. So it is with people who are polished. Politeness is not a sure sign of wisdom or sincerity, but the want of politeness is proof that we are sadly lacking.

POPULARITY

No man can live longer on popularity than a boy can live on cream puffs.

The man who makes a lot of fuss and expects a lot of publicity for doing the right thing is seldom, if ever, sincere.

Like the light straw, the fickle fellow floats upon the stream of popularity for a time, and then we wonder what has happened to the straw.

Every community has a man who courts popularity—a man who seems to be overwhelmingly anxious to do anything that will put him in the limelight. He is always up front in every public meeting—always subscribing for more than he can pay for. In his desire to be popular, he neglects his own business interests. In his failure to keep his promises, he soon becomes unpopular.

POVERTY

To start with nothing but character is not poverty.

The only poor man is the man that has lost his health.

The pride of possession has poisoned the cup of joy for more people than has poverty.

Until a man is willing to save for a good purpose and practice self-denial, he is headed for the bread line.

The lowly beginning more often means success to a man of the right stuff than the high-and-mighty start.

Poverty is not so painful as pretense. When we have what is wanted to make us comfortable, all the rest is vanity, excess and envy.

The average poet will lay a streak of poverty over three generations, but a plumber will pay the way to a college course for the first child in his family.

Interview the soldier of fortune, and he will tell you that his position in the ranks is due to "hard luck." Investigate the fellow's record, and you will find that his failure is the result of self-gratification and the lack of self-control.

I will admit that being down at the heel, out at the elbow, distressed and pinched, is a most uncomfortable situation, but rags over a robust body beats diamonds shining from the fingers of a man that is fighting hard to stick on earth a few more months.

Pride is poverty of understanding; but real poverty, irreparable poverty, regrettable poverty, is

poor health. If we could only know and appreciate the discontent and wretchedness of many people who abound in cash, what a considerable consolation could be found.

POWER

The misuse of power is a common weakness, the use of power common sense.

The effectual course that gets and that holds business to-day is mental, moral and physical power —a fairly good definition of efficiency.

Talent denotes a definite kind of power. Talent is improved with exercise. Discover your definite kind of power, then put all your power behind it, and the rest is easy.

My suggestion to any man when things refuse to rotate right is to draw on his surplus supply of hidden vitality. And here's the point: Have you the surplus supply of vitality?

Do you know why it is that so many men seem to lack the power to get up front? Let me try to tell you. These men are always looking for the easy things to do. They tackle the easiest things first.

The trouble with most men is that they burn up their reserve energies, and then when they need

to put on a little more power it is not there to put on. Preserve, reserve your energies until the hour when you need them.

No sane man would attempt to row against a rapid current with one oar out of commission. He knows the result would be a continuous circle, with the tide all the time bearing him in the wrong direction. No man can stem the almost irresistible tide of business with his propelling power out of commission. Success calls for the employment of every quality you possess.

PRAISE

Humans are hungry for acknowledged appreciation.

We generally give praise when we expect it to be returned.

A pleasant word will get more results than extra pay. Be kind.

The mercury in a man rises to its highest point after a bit of praise. The mule in a man sits back in the britchin' from lack of coaxing.

To show appreciation of faithful and efficient service by a kind word, a little more pay, or a promotion, is proof that you consider your associates worthy, important, valuable.

If you have a good man in your employ, take him to one side, when occasion warrants, and praise him a bit. It won't hurt a good man, and it will pay you. And one good man is a great influence among other men.

We all know that the silence that accepts a display of exceptional ability as the most natural thing to expect is the highest possible compliment, but somehow this is almost too much to expect from common folks.

Few there are who feel sure of an encouraging word. Most men who hire humans seem to feel that a little extra gold will do the trick. When the best efforts of an employee pass without eliciting an expression of appreciation, there is sure to be present something which kills initiative and wounds hired help.

PREJUDICE

Let a man disagree with another man, and what is the result? The average man calls the other man a fool.

The prejudiced mind is never content until it can bring to bear some reason why it should refuse to listen to the man that is not liked.

People who are prejudiced against men are nat-

urally severe in their criticism and often unfair. At least, they are often uncharitable.

Thousands of people form a personal prejudice long before they meet the individual, and this phantom of prejudice is hard to overcome.

Personal prejudice is so strong that it really constitutes a great weakness, even among good men. With the ignorant, it is a ban to judgment.

The personal prejudice of other people one can bear, but a full load of personal prejudice on your own shoulders is a terrible human handicap. Get rid of it.

Let a man offend another man, and personal prejudice will be so strong that he cannot even think well of any good thing that this man does, much less speak well of the man.

PROCRASTINATION

Postponing a responsibility is decorating the grave of good intentions.

Acting at once is not a sign of impulsiveness—it is an indication of individual interest.

I never saw a man with a spindleful of duties undone that was not either underdone or eventually himself undone.

Putting things off is a common fault, and for this very reason the fault is not recognized as a most dangerous practice.

Get things out of your way. The accumulation of postponed duties is, without doubt, one of the greatest human handicaps.

Postponement and promotion—postponement and progress—postponement and prosperity—these things do not reconcile.

You cannot put over what you put off. Delay weakens your determination, postponement will push away your achievement.

Few men do a thing when the thing should be done. We make a "memo," and a "memo" is but a pending reminder. Now, what is a "pending reminder"? A pending reminder is a mortuary—a morgue—a temporary burying place.

Some day it is your honest intention to do something big. But every day this "something big" is put off; each day the things gets harder and harder to do. Putting the thing off weakens your will; and it is your will to do, not the thing that you expect to do, that really measures your worth to the world.

Dependability and delay are incompatible. We do

not defer the pleasant things. We are not late to the show, neither are we slow about getting to a good dinner. And here we find a real reason. When a man puts a thing off, it's pretty good proof that the thing is disagreeable, or that he does not think he can do it.

PROGRESS

True, men are thinking of their own self-interest, but the aggregate result of millions of wills at work is the secret of our progress.

The individual or institution that does not progress has atrophy of ambition, ataxia of ability—there is something wrong somewhere.

Never get your mind to dance the backstep. Never hear the command to retreat. Never get a crablike motion in your mind. Never think backward.

Progress invented the great loom, banished the spinning wheel, and the same law of progress has made the woman of to-day a different woman from her grandmother—both the best of their time.

When the hopeful, helpful feeling of progress leaves you, or leaves me, success for us will be suffocated. Fresh ideas keep our intellects fresh. Listen to every new idea. The man who does not

entertain the spirit of progress will certainly entertain the ghost of failure.

PROMISES

There is a clear, conscientious understanding, without words, in an implied promise that calls for more care than a contract in writing.

The long-promiser seldom performs. He is like a false fire to an old-fashioned cannon—it dischargeth a good expectation with a bad report.

When a man shows me that he is a little better than his word, and a little bigger than his promise, somehow I know that I have found the man.

The implied promise rests on one's reputation, and contemplates a more certain benefit or understanding than the agreement in detail. Deliver me from the man who hedges on his implied promise.

A promise is pretty poor evidence of down-deep sincerity to serve. If you want to please another, do something worth while, and then deliver the worth-while something and let the receiver do the talking.

A promise may be written, it may be verbal, or it may be implied. When implied, it means more

than when spoken by word or indited by pen. An implied promise is a species of true contract. It involves confidence, which takes precedence to security.

Whatever position you hold to-day in life implies a promise. You accept a situation, a position, a trust, and by this acceptance you imply that you will do your duty at all times. The moment you purposely slacken, that moment you betray a trust; and it is then that the world will put you down as a remnant for the bargain counter.

PROSPERITY

The unequal measure of position and prosperity often causes a man to doubt his reason for being thankful. He wants an ever-increasing share in prosperity and an always higher position, not once taking into account his good health which is worth more than all his worldly assets.

On this day give me a mind unafraid to travel, even though the way is not clear. Give me the ambition of the untiring sea, an understanding heart, a sense of humor, a few moments for silent meditation, plenty of problems to test my pluck, the patience to wait for greater prosperity and the wisdom to know when it arrives.

PRUDISHNESS

The hypocrisy of prudery is an old maid that is

always and for ever looking to be opportuned or offended.

The less the prude's fortress is threatened the more she multiplies her sentinels of innocence—the more she has reason not to fear, the more she fears.

We shall always have the ill-bred, ill-behaved, forward and vulgar, and, strange to say, these undesirable dogs pick on the dames that are so easily insulted.

I know of many women who travel through life unmolested, and they are mighty good-looking women, too. And I know of several women who would be young thirty years ago, who don buckler and spear to fight wolves when there are no wolves near.

The prude will peek through a keyhole to watch her younger sister hold hands, and when her little brother comes along and catches her with her eye against the keyhole, with short, spiritual-like, mincing steps she sails away down the street to morning prayers.

My advice to the prude is to be honest, decent and natural. Then the world will give you credit for these virtues. If you are right, it is not necessary to blush to make the world believe it. The ability

on your part to detect immorality too soon is no compliment.

PUNCTUALITY

The individual that greatly increases his or her worth to the organization is the one who is always on time in the morning.

Punctuality is a powerful indorsement, a valuable virtue. Being on time at an appointment indicates that you respect your word.

Punctuality is the quality that indicates your interest in your work. The for-ever late man is a nuisance. The constant breaking of engagements means the constant bending of confidence.

You may take a man's property, and he may work and replace it; you may rob him of his wealth by doing him some physical or mental injury, and he may recover it by exercising care; but take his time, and it is gone for ever.

If you have anything to do, begin it right, and begin it right away. Every moment you delay, you add opportunity to your opponent, advantage to your competitor. The dynamics of human affairs hinge on prompt action. Always be on time.

PURPOSE

Demotion trails distrust, promotion follows purpose.

Of

You may have some definite purpose. Of course you have, but do you dwell on this purpose often enough?

Of

If some one should suddenly ask you this question, "What is your real purpose in life?" how would you answer?

Of

Life to-day offers unlimited opportunities for some special effort—unmeasured possibilities for the man of purpose.

Of

We may carry around a couple of hundred pounds of purpose, but if we do not think of it frequently, purpose dozes off, purpose goes to sleep.

Of

Unless you have a pre-arranged plan, you are quite sure to make a flaccid fizzle, a fluke. Some folks win on a fluke, and then they fluke again and it's all off.

Of

Throw away all benumbing doubts, all anæsthetic agencies that paralyze purpose. Get some keen, vivid, lively idea, and carry it out to a successful issue.

Of

Purpose gives to life a meaning. Purpose creates enthusiasm and directs energy. If you have no worthy purpose, go out on the woodpile and whittle out one.

Frequently thinking of a purpose gives a man a new interest in life—a new impulse, a new intent. Thinking of what you want to do adds to your power to do.

QUARRELS

Argument convinces no one, but time and silence teach the wrangler that he is wrong.

The average quarrel or misunderstanding is not on account of a man's inability to understand, but because of his disposition to disagree with any one that disagrees with him.

Nine times out of ten the trouble with the world, or the people in it, can be traced to you, yourself. Most of my quarrels have been homemade. In an interview, turn the thoughts toward things worth while, and see how soon you will instinctively feel the presence of a good man.

To quarrel with an inferior is small, to wrangle with a superior is silly, to fight with an equal is doubtful, to contend with the one you think a lot of is most disquieting. Almost all quarrels could

be amicably adjusted if we would only ascertain whether the difference is over terms or things.

READING

Read of the fortitude and the firmness of the men who have had the courage to continue on the square.

The appetite for more knowledge comes with feeding the brain. We rise from a good book with an appetite for more.

Fill your brain with the baseness of rotten reading, and you will develop a big white feather, a faint heart and a milksop mind.

We should make time for reading, regular time for consistent reading; for who can afford to be without any of the qualities that reading develops?

Some things we read make us as serious as the fifth act in a tragedy. Why read those things that are intended to push or shove humanity down hill?

Read sentence by sentence, weigh well the meaning of each word, find the writer that is plain, practical and brief, and you will waste no time in your reading.

The biggest men in this country are not too busy

to read. In fact, they are great readers. They read and register that which will help them, and every man needs help.

A man must necessarily read the things that bolster and build his brain. Wearing a wet blanket over your think-temple blinds you to facts, and certainly must be disagreeable.

Better to play three old cat with a yarn ball than to waste your time reading that which you do not remember. When you fail to get good out of good reading, put your hat on and go out and chase the changing wind.

Reading a good book filled with inspiration will probably help you to form a determination that you will improve yourself. Reading this kind of book proves that you are interested, and when a man is interested, he begins to improve.

Some folks read a book just to find fault with the author. Others read the book to be taught through its mistakes. I have seen a venomous mind trying to extract poison from the Bible, while millions of sensible people have found this Book their only hope.

What you read has a great influence over what you receive in your pay envelope Saturday night. Constantly reading of the misdeeds and miscon-

duct of other men will cause you to slip and trip. Red-handed headlines get in your head, and then you discount human nature.

I respect my mind too much to read that which has no meaning, no moral, no uplift. My plan is to read only the best, and the best is only the product of certain writers. As in a river, I find in reading the depths hold more of strength and of beauty than the shallows.

Pleasure and profit, lasting joy and worth-while knowledge; companionship and peace in solitude; poise, composure, concentration; release from thoughts that hurt, solace in grief, wholesome fun and entertainment—all these are to be gained from books, all these are to be acquired by reading.

My suggestion is to search the shops for books and magazines that are stimulating, encouraging, inspiring. Keep the lives of brave men with big brains, and with empires in their plans, always before you. You are never too old to learn, nor are you too big to begin this constructive reading.

If you want to know in which direction you are headed, watch yourself, and note that what you read each day. Your body is governed in its course by what you see ahead. Your mind is influenced by what you read. It's a strong man, mentally, that can read the drab, distressing, dis-

couraging things of life, and find in this dark, slippery stuff any incentive to rise.

REGISTERING

Almost all the mistakes made in business, in a store, in a plant—almost all the mistakes made in the world are due to failure to register.

To register means to record instructions given you—to make a mental memorandum of the things you hear, see and should remember. Classify these things and file them away in your brain cells—register them—and when required, they will come to you automatically and immediately.

RELIABILITY

"Reliable" means that a man can be relied upon as trustworthy, worthy of confidence.

"Reliable" suggests to the average mind the thought of moral worth, when in reality it means material motives, material resources, as well.

Are you capable of carrying out a plan? Are you worthy of the confidence of business responsibility? Can you, and do you, do what is expected of you?

It is a sad spectacle when any church or creed starts out to meddle with the machinery of religion.

No religion will ever survive its morals. Sacrifice is its first element, service simply resolves itself into theology.

The religion that I would teach—and you know I have no right to preach—concerns the way you treat a dog or a cat, a horse or a human.

I care not what your religion is so long as you measure each step in life and see that it does not reach beyond the span of The Golden Rule.

Religion looks upon a man for his moral worth, theology tags him with a denomination. Religion is inclusive, theology is exclusive, sectarian. Religion unites mankind—theology divides it.

Religion will never suffer from the truth. Religions come and religions go, but the one great power of the universe—truth—goes on for ever.

When a man is called upon to accept a reasonable faith, a sane hope, he will paddle through the bayous of life, wade between the dikes of logic, dream any new dreams, rather than clasp the compass of conscience firmly and let this guide steer

him straight for the snug harbor of Right. You can nickname this any creed you like, but this is my religion.

REPUTATION

The worst thing that can happen to a man is to lose his reputation for reliability. Nothing can square him.

Guard your good name as you would guard the trade-mark of the branded goods you sell. Minus the trade-mark of individuality, and they will put you on the bargain counter with the soap and the shoes that are bought and sold at cut prices.

RESENTMENT

No person on earth can hope to advance while harboring in the heart a case of resentment toward his or her service.

It is a subordinate in every sense of the word that resents the slightest infraction of consideration on the part of another.

My suggestion to a man who is a bit resentful in his heart over his hard work is this: Get full of the fire of enthusiasm, for enthusiasm is the greatest personal asset in advancement.

RESOLUTION

Strong resolves bring about strong results—the proof of ability is action.

If you cannot rely on your own reliability, what moral right have you to expect others to expect much of you? If you lack resolution, decision, faith in yourself, will power, you're no good.

Let me tell you that there are three things that will make you a better man, and if you will resolve to-day to change your course, you can win. The three things that are necessary to do are stick, stick, stick.

The man who had a good set of resolutions on the first of the year is now looking for a repair shop. Sudden resolutions, like the sudden rise of the mercury in the barometer, only indicate the changeableness of the weather.

RESPONSIBILITY

You may be a subordinate, but if the management can leave you with some responsibility, you will not remain a subordinate long.

Keep in mind your responsibility to results. Energy is a big asset; enthusiasm is a positive necessity; but above all things be thorough, and be responsible.

The man who does not fully realize his responsibility to hard work is the ashes of ambition, the mummy of a man, a ghost where the mortal coil is burned out.

Responsibility and results are two things that you cannot hide in an organization, and when a man is found dependable and a doer, nobody but a narrow-minded manager will try to hold this man back.

Until you are ready to accept responsibility, remember this: Little responsibility will be settled upon your shoulders and correspondingly small receipts will come in your pay envelope Saturday night.

The greatest chance you will ever have in life will be given you through the lessons you learn from necessity. There is no growth worth while without the teachings of necessity—of responsibility. You are where you are by what you are.

You cannot fulfill your own task by saddling your duty on some assignee. Your position is a post. Why make it a hitching post? Your bounden duty is to do your best. You have an incumbent, individual, chargeable service to perform. You cannot discharge this duty by "passing the buck."

When you advance you take on more responsi-

bility. When you are doing the task in hand better than just well, you are ready to be advanced, fitted to be promoted. The man who has his mind on the size of the pay envelope and not on the results he is getting for the boss has one man in his way, and this man is himself.

Great responsibility is given to men capable of handling this responsibility. Lesser service is handed to small men. If you will be fair with yourself and take real measure of your present position and its pay, you will probably come to the conclusion that to get more recognition, more results, more reward, you must get into a position of greater responsibility. It's your move.

REST

Happiness can be found in work well done, and work well done is always after we have rested and restored ourselves.

To work well, we must rest well. Intelligent industry must isolate itself, for routine is a rut that eventually ends in a grave.

After you have done a big job, it is necessary to rest in order to do another good job; for all work and no rest unfits anybody.

When you go to rest, go to the edge of the ocean

if you can. Visit the ever-free, blue, open sea, and there listen to the eternal roll and think of its heartless toll. The sea makes a man look so small to himself.

When you go out from the cares and crushing responsibilities of business, remember your silent partners require a change. Humans are humans, and an occasional day off often puts new "pep" and purpose into the program of business.

The average business man seeks repose in agitation the same as a child enjoys being rocked in a cradle. But, by and by, his commercial "rock-a-bye" cradle song begins to sound like the call of the coyote, or the wail of the wolf, and he must hike out or the authorities from the asylum will get him. He must rest.

RESULTS

Let every man look upon the past as a guidepost to the future. Let every man have a firm purpose to expect results from those things only that bring results.

A glib excuse, a regiment of reasons, can never compare with a real result. When you start out to close up a customer, do not hold your hammer in the air while you tell a story. Strike while the

iron is hot. Tell your yarns when you have your contract in your inside pocket.

Results are the things that can be converted into cash. Wages and results go together. The higher the standard of work the higher the wages. Getting more results is the work of the efficiency engineer. If he gets these results at less cost, he is more than an efficiency engineer—he is a necessity.

RETIREMENT

Age has nothing to do with the necessity of activity of body and achievement of mind. Loss of health is the official notice that one should slow down.

Personally, I would rather build my cabin in the clearing, live with the society of squirrels and chipmunks—rather have good health—than sit in a wheel chair on the porch of a stone mansion with my hands idle, my mind petrified and my vertebræ supported by a wampum splint.

REVENGE

Revenge is a passion for retaliation. It is anger, bitterness that would violate the law of common sense and often common decency.

Revenge is sweet to some, but remember, revenge will sour on your hands if you don't watch out. Revenge is the weapon of an anarchist.

It is not so much what you do to the other fellow, or what the fellow does to you, as it is what effect your vindictive spirit will have on you, yourself.

The man who packs about an unforgiving, unrelenting heart—a heart that beats with malice—cannot mount to the summit of success and stay there.

Big men keep their architectural plans, their constructive ideas, always before them. Little men work in the dark, and with the nitroglycerin of revenge.

Revenge reeks of the slime of retaliation. To be able to make allowances for another, to let bygones be bygones, is to be big. To let the wound heal is natural.

REWARD

Let's be builders, doers, men of real service, and the response in rewards will come in proportion to our integrity, industry, courage and confidence.

Each day there are two things that are sure to

come to me—disappointment and pleasure. The disappointment I expect, and the pleasure I enjoy.

Getting things done quicker and a lot better is a rule that will cause you to rise above your associates—associates who fail to appreciate this simple idea.

Cheerfully, defiantly meeting all difficulties until you make or find a situation where you can be of genuine service to all concerned, is the thing that will bring you the results that will last.

RICHES

There is a deal of difference between wealth and riches. One has wings.

A poor man can find more comfort on a tick filled with corn husks than the rich man who sleeps on a mattress stuffed with banknotes.

The struggle to get riches, the fear in keeping them, the temptation to abuse by using them, the pain in losing them—these are the things that make riches an unpleasant responsibility.

If the downhearted poor would only take a little time off to live with the idle rich, they would go back to camp perfectly satisfied with their own

situation. God help the rich, for they need it! The poor can work.

The unpublished unhappiness of the rich would certainly discourage most men from attempting to make too much money. The happiest man is the busiest man. His ambition to achieve and his disposition to do, keep him from thinking of his pains and aches. Let this man be idle for two weeks, and he will contract mental pains and physical ailments enough to patch the trouble territory a mile. Money is not all. It is the means, and often the meanest thing a man can acquire.

RULES

Rules start a riot more times than they get a result.

Because a rule won't work your way, it may be that your way is wrong.

The safe rule is the Golden Rule. Just put yourself in your customer's place, play the game of selling square with yourself, and you cannot be false to your customer.

Rules on how to sell are as numerous as flees on a mutt. About the best rule I know of in selling is to put yourself in the other fellow's position—

sell to him what you would buy yourself, and you are building a big future.

Remove the roofs of a hundred plants, open the doors of a thousand stores, and you will seldom see a sign that is headed like this: "Rules." Employees do not obey, neither do employers command. Voluntary coöperation, virtuous consideration have taken the place of the posters that put rebellion into the hearts of working people.

SALESMANSHIP

Sell, satisfy and make it pay, and you'll live to sell another day.

Are you a better salesman to-day than you were yesterday? If not, why not?

When a man is not making the grade, he asks others, "How's business?" The successful salesman asks: "Where's business?"

Be careful to land the little fish, and by and by a big fish will bite. Then all your experience with the little fish will come in handy.

Integrity, industry and common sense. Sincerity, service and shoe leather. These are the useful tools in the kit for selling to satisfy.

Should you fail to sell the first customer, there is no reason why you should flunk with the second. Every lost sale has a reason—the point is, find the reason, and then sell the next customer.

Customers buy of salespeople they like. The salesperson that is agreeable, considerate and sincere will attract customers and increase sales, and is it not sales that increase salaries of salespeople?

Some salesmen just sell a sample while others sell a car lot. Some oversell and others undersell. But the man worth while is the man who sells in a way that creates confidence; and this covers every point in good salesmanship.

To be able to answer sensible and nonsensical questions intelligently and continuously is an important part in the plan of successful selling. The customer may ask fool question 7385, but it's the salesperson's business to make the right reply.

Mix a little tolerance, some sympathy, considerable cheerfulness with a lot of intelligent work. Then kindle the fire of kindness under this kettle, and let the batch boil down. You can catch more customers with this sirup than you will catch with a vinegar face.

Men study the art, or rather the achievement, of good salesmanship, but they often forget the one

essential—the one factor that requires no schooling, and this one factor comes without cost of money. Desire is the word. The desire to be honestly agreeable.

Study humans; any one can sell bargains. Put yourself in the customer's place. Be fair and square with him and you will be fair and square with yourself. Make a friend of the customer. The more friends you have the more money you are worth to the boss.

A customer that is sold against his or her judgment is a business boomerang, unless the salesperson is able to show, before the sale, that the customer's judgment is not good. This idea of being "able to show" is an important part of salesmanship that requires intelligence and tact.

When you are selling, stick to the subject. Do not let the buyer introduce some foreign talk. Many a sale has been lost through the buyer's speaking of a golf game, and the seller's "falling" for this suggested thought and talking out his time on a game that he is not supposed to play while he is trying to sell.

SELF-ANALYSIS

It appeared ridiculous to Socrates, the painstaking but unhappy man, to busy himself about matters

that did not intimately concern him, when, as he said, "I do not understand myself."

The man who frequently sounds his heart to the bottom; the man who makes a close analysis of himself; the man who finds out his own faults, records the ground he has gained, and makes a note of the position he has lost. The fellow who gets thoroughly acquainted with himself has acquired more knowledge than can be offered by a college, more than he will gain in a scientific study of anything.

Sit down and analyze yourself. Find out your own faults. Be critical, be harsh with yourself. Ask yourself these questions: Am I lazy? Am I extravagant? Have I an expensive, explosive temper? What in the world is the matter with me anyway? This self-analysis may make you blush, but it is better to "blush unseen," like the roses, than to stand out in society tagged as a "successful failure."

SELF-CONCEIT

The victims of self-conceit think they see when in reality they cannot even feel.

"Kid" yourself into thinking that no one else can hold your job, and soon they will appoint another just to—"stop your kiddin'."

The bigger the man the more modest he becomes. The bigger the bluff the more conspicuous he gets through his own self-arranged efforts.

It is an excellent idea to feel your own responsibility to appreciate your resources, and to have self-confidence. But don't you believe the mistake that there is no one to take your place.

When a man insists that he is always right, no one believes him. When he acknowledges that he is disappointing himself, the whole community is out for him. When a man must praise himself, it is a sure sign that he is sinking.

When Nature leaves the brain of a man so bare that he constantly talks of the immorality and crookedness of others, Nature has a way of fixing up the upper story of such a man by patching his pate with a tin roof of self-conceit.

SELF-CONFIDENCE

A man is lost until he finds his self-confidence.

No man should deny his imperfections, but all men should hold firmly to their faith in themselves.

Convince yourself that you can get along without

effort, and this is not self-confidence—this is self-sufficiency.

No set of friends, no amount of money, no influence, can hold a candle to self-confidence, for self-confidence can go out in a gale and not be blown out.

Many men have made good while others doubted them, but there is no record of a man who ever made good for any great length of time while doubting himself.

Self-confidence is the first factor of success. Self-confidence inspires the confidence of others, and unless you have the confidence of others, you cannot for the life of you succeed.

Self-confidence is a great asset when it is based on common sense, and then courage. The bull had confidence that he could butt a fast-approaching locomotive off the track, but his confidence was all "bull."

If you are looking for success and you lack faith in your ability to find it, your very lack of faith is the best evidence in the world that you are on the road to failure. A man always travels in the direction of his faith.

There is a tremendous power in the conviction that we can do things. Think yourself into big things.

Raise your own salary, by first having enough self-confidence to start you on the way up. If you are on the way down, you certainly cannot expect more pay.

SELF-DECEPTION

More men deceive themselves than deceive others. This is worth repeating.

Plenty of men think they are covering up their decayed spots; but it is not their cleverness at "covering," it is the charity of their friends that shields them from criticism.

This idea of glossing over our own littleness, trying to hide our own shortcomings, covering up our decayed spots, actually deceiving ourselves, is the bromide that puts us to sleep over our faults.

If a man would only analyze himself as honestly, as carefully, as bluntly, as he takes his neighbor apart, he would actually help himself and not harm his neighbor. Finding fault with a neighbor seldom helps the neighbor.

SELF-EDUCATION

Lincoln, by the light of a candle and not by the

learning of a college, improved himself, and then improved his opportunity.

It is my personal belief that the best education that a boy or a girl can get is one obtained by individual industry or personal effort.

Tens of thousands of young men deplore the fact that they cannot attend college, but remember this, my young friend, the University of Top-Notch Earning is not a trust. The college is not the Alps of achievement.

Teaching the student an alien tongue loans more chance to talk. To learn how to paint the lily is the golden wash of art. To get a head full of geometry is good, but to cause a hill of potatoes to produce more means much more for the family.

Let the favored financial few feast upon the fruit of so-called "finished education," while you continue to get your experience out of the industry that pays you, and during the evening, supplement your daily experience with the discipline of study.

America needs its professors who will solve the unknown trails over the Milky Way and locate the causes and list the effects; but you just go along with your plan of self-education, and some day they will put you in a class where we find the men who have actually made America.

SELF-EXAMINATION

Examine closely your weak points. The strong ones will support themselves.

The most important individual in your individual success is the man who is wearing your skin.

Self-inventory, self-analysis, will result in more benefit to you than all the other plans you can put into practice. Know yourself.

You presume to scan the truth of the Scriptures, the rights of your neighbors, but you seldom, if ever, take a long look at yourself.

The idea of self-examination is one of the best things than can come to a man. Self-examination brings out some of the very vital things in life.

As a man looks upon the world, so is the man. The man that tells me the world is going wrong causes me to suspect that his home is in Crooked Street.

Worry less about other folks and their faults, and work harder to fix your own shortcomings. Take a long look at yourself, and the long look will cause you to wince.

Protest less over your neighbor's predilections. This will give you more time to examine your

own prejudices. This plan will save you a lot of annoyance and many quarrels.

A little self-examination is sometimes of more value to a man than a long and tiresome sermon. Preachers are paid to try to improve you, but self-examination has paid many a man more than a preacher's salary, and saved the clergyman's sermon for some other fellow who will not take trouble to examine himself. In fact, the ministers approve of this idea of self-examination.

SELF-HELP

The hand that can help you more than all others is the hand that you will find attached to your wrist. This idea of relying confidently upon some one else to help you out of a tight box may work, but don't try to work it too often.

No outside help can help the man who refuses to help himself. Philanthropic, patient, forgiving friends may loan this man money, but loaning money is the most cruel crutch that can be handed to the fellow who is crippled by the lack of understanding that each and every individual owes the world the work that gets him a living.

SELF-IMPROVEMENT

Self-culture is the night school and the day school

that requires no tuition. It's the greatest university, the best college in this country. You can do more for yourself than any one else can, or, to put it perfectly plainly, more than any one else will.

Trying to tell an angle worm to get up and walk is suggesting the impossible. Telling a common man that he can be an uncommon man if he only thinks so, is twaddle talk. But any man can improve himself almost any day, and this is practical, hard-boiled horse sense.

My job is to improve myself and not try to fix the other fellow's faults until I get my own job done. By improving a little each day, we eventually arrive at a worth-while point; and after we arrive, all this striving and struggling after success seems to add security to our position.

Without self-culture we listen without profit, we talk without object. Self-culture is the power to recall the past, the ability to measure the present and the capability of estimating the future. Self-culture comes from comparison. It is the only way we seem to understand—comparison.

SELFISHNESS

It never occurs to the lady of the mansion that the wet nurse has a hungry baby at home.

The man who is always ready to deny other humans everything is ever ready to refuse himself nothing.

The man who only sees his selfish point of view shackles his possibilities and places himself on the scroll of failures to satisfy.

It is devilish selfishness on the part of a woman that has closed the door to many a happy home and sent the man in a delicious dream down to a hell.

Selfish people are sometimes successful in getting gold, but almost always a failure in finding real friends. Selfishness is contrary to the law of human happiness.

The most miserable human on earth is the man, or perchance the woman, who is inoculated with the virus of selfishness. Selfishness is the trait of a cunning fox, it is the appetite of the hungry hyena.

SELF-MADE MEN

There is no business man who can lift himself by his own bootstraps.

Many a good woman has had the responsibility of rearing a self-made man.

The self-made man is a myth—part of a primitive business religion or belief. The existence of the self-made man is not verifiable.

SELF-RELIANCE

No man should deny his imperfections, but all men should hold to their faith in themselves.

A little man on the shoulders of a big man can see farther, but he will go no farther than the big man will carry him.

Calculate little on the changeable weather. Figure less on fate. Depend on your self-reliance backed by the will to win.

Doubt the probability of some men succeeding, but never doubt your own possibilities. Study yourself and work to win. In all probability you will win.

Self-reliance is as empty as a hogshead with two staves smashed out when you fail to work. Self-reliance without work is the art of being personally deceived.

The man who can act without a chorus of help, the fellow who can think alone, has what we call "self-reliance"—belief in himself. Unless you have

this personal reassurance, unless you have faith in your own judgment, you will never rise above the crowd.

Welcome every setback with a grin, for you will never fully understand your possibilities, nor will you appreciate your probabilities, until you are put to the acid test of some unpleasant situation. You will never know yourself until you try yourself in trouble.

The average man has great confidence in the ability of genius, but he lacks faith in his own ability to do things. He feels that other men are more capable—that the great men are born that way. Not so. Great men are the result of development. Associate with great men, and you will find that they are common men made uncommon by the power of their self-reliance—by their determination to do the thing themselves.

SELF-RESPECT

Self-respect commands the respect of others.

A man's self-respect is of more value to the man than any amount of money.

Self-respect must come before the confidence of others will come, and without the confidence of others a man is reduced to a "confidence" man.

If you would increase your self-respect, multiply your personal worth, believe in men. Keep your heart lashed to right humans. Cling close to the courage of heroes.

Your present employer may not be just what he ought to be, but this is no excuse for your not making good. Make good irrespective of the faults of your present boss, and then resign if need be. But make good first. It will help you to respect yourself, and the man who does not respect himself cannot command the respect of others.

SELF-SATISFACTION

To be resigned, satisfied, contented, will result in comfort some hot day. No successful man is satisfied. He may be gratified.

The most powerful narcotic is to be self-satisfied. The moment a man settles down and is satisfied with his position, he drinks hemlock.

It is with a sense of supreme satisfaction that a man goes to his work knowing that he will help others while helping himself. This kind of double service makes life a real opportunity.

When you get to the point of thinking you are a smarter man than those around you, call a brain

specialist, and have him treat you for the intellectual infirmity known as going-crazy-about-yourself.

Satisfaction is stagnation. Your "winter of discontent" will be twelve months long if you fail to to keep up the fire of increased purpose. This world has millions of men stuck in the mud of satisfaction.

If you are satisfied with yourself now, the skids are under you, and they are greased for the grandest slide you ever took. If you are dissatisfied with yourself, and not with your position, you are headed right.

When you feel that you are a partial failure, you are on the ground. When you are satisfied with yourself, you are on the bogs. A certain amount of dissatisfaction is a good tonic. If you are ambitious, you will never be satisfied with what you do or how you do it.

The more intimate you become with the wretchedness of the world the more certain you are of being satisfied with yourself and your situation. None of us should be gratified over the downfall or failure of another, but all of us are more or less satisfied when we know that we are not at the bottom.

SENTIMENT

We are all sentimental, and this saves the world.

The virtue of action is based on true sentiment, for it is the virtue in life, not the vice.

Sentiment moves men to a higher plane. It is a school of faith, and every man's dogma.

A clear view of life is loaned by sentiment. It is the blessed companionship and the consciousness of good intention.

We can all impose our sentiment, but we can never measure its limits. Sentiment is crystallized fancy, and it is more—it is intellectual emotion. Sentiment is the poetry of imagination. It rules the world.

There is a vast difference between what we call "love" and real sentiment. Sentiment does not mean billing and cooing. It is the tie that binds the home and the hearts of men and women, boys and girls.

If you would send the salted diamonds down the cheek of a man, repeat "The Old Oaken Bucket," or sing to the man, "Rock me to Sleep." If you want to bring out sentiment, play soulfully the "Rosary," and then watch the woman.

Superior service spells success.

Success is the answer to a little better service.

In the final analysis, it is service that determines the cost of a thing.

My suggestion to any one who has a permanent job is to stick and serve.

The man who serves faithfully and well is the best exponent of the word—service.

What a dull grind work must be to the individual not interested in improving his service or himself.

Loud talk makes a big report, but silent, sincere service makes a bigger noise in the cash register.

One faithful, dependable, prompt employee is of more service than a dozen erratic people on the pay roll.

Service that has a lively sense of future favors is a shallow scheme that any man with one eye can see through.

Work well done is what determines results, and this is service. The only thing that will produce results is service.

Being of service to humanity is the highest attainment in wealth and, I fear, about the farthest intention of the very rich.

The individual that serves best in selling invariably receives the repeat orders, and it is the repeat orders that pay the real profit.

There is a big demand to-day for those who can freshen the situation with smiles and encourage others with the spirit of sincere service.

The greatest joy and the most valuable service are found in the individual that has the old-fashioned virtues of being steadfast and true.

Service is a word that should imply any work performed for the benefit of all concerned—any act done that you would have others do for you.

Disappearing from the world vocabulary is the word "servant." Coming into great prominence more and more every day is the word "service."

The man who serves deserves. And the most satisfying part of this thought is that the man who serves well is quite likely to succeed better than well.

The rule of reason and of right is The Golden

Rule. It encompasses all that is great and good. It is the shortest story ever told of service to mankind.

Service is a system that satisfies—a plan that profits all concerned. It pays permanent dividends, and these are the only dividends that you can count on.

To know what to do is wisdom. To know how to do is skill. To do the thing as it should be done is service. Most of us are wise and skillful, but it's service that prospers—service.

One steady, shining street lamp is of more service to humanity than a ton of fireworks. Each and every man can be, if he wants to be, this steady, shining light.

When we introduce more enthusiasm into our service, we increase production and decrease cost. We are getting the vital things that pay dividends and promote.

Service is the best thing on which to raise the general average of business or the average of general business. Political schemes and the fixer's dreams will contribute a small share, but service is the only system that supports and sustains success.

Take your stand on the solid rock of service, the

indomitable foundation of usefulness, and the huge world will turn up for you, every day, some opportunity to attract all of your ability and ambition.

The selection of a service to the world that satisfies your own conscience and stimulates your own intellect, is a career worth striving for, and the only position in life that will bring a permanent success.

Brain service can be bought. Lip service can be hired. Physical service can be contracted for. But heart service is the kind you get when you pay in the coin of appreciation, kindness and consideration.

Lead me from the poor mutt who is constantly harping about panics, profiteers and high prices. Give me the willing worker who sees things as they are and is trying hard to improve them by his own service.

Employees are workers and sellers of service. Employees who regard themselves as important to the industry, and strive to make the business more successful, soon become worth more to themselves and to others.

Why should a man that exercises only fifty per cent of his energy and employs but twenty per

cent of his brains be paid the same wages as a man who gives full weight in work and full measure in heart service?

Any damphool can sell cheaper, but it takes a man with service in his soul to sell so they will come back and buy more of the same thing at a price that will get both the seller and the buyer to do more business together.

The first great principle in all success is service; the second essential element in running a success is seeing that you are paid a reasonable profit for your service; and the third step in success is saving part of these profits.

The best salesmen do not try to sell all the time. They devote part of their time to an effort to render some service to a prospective customer, and in this way build a solid structure to stand on when the day comes that they want to sell.

Management is the head, salesmanship the hands, and service the heart of business. All head and no hands, and there could be no business. All hands and no head, and there will be no reason for business. Stop the service, and the heart of business stops.

Friend-making is of more importance than the first sale. Any one can sell once, but the only sane and

sensible way to build a business is to so sell that you more than satisfy—that you surprise the customer with the service—agreeably surprise the customer.

Everybody, everywhere, should try the silver slogan, "Service Above Self," and practice the golden plan of dealing with the other fellow as you would have him deal with you. Then everybody, everywhere, would be benefited and the world would be better for it.

Good service wins a good reputation; a good reputation warms up good will; good will gains confidence, and confidence creates customers for the good service. Circle this thought as often as you like—start from "Good service," and you will end with the same two words.

When you sell something that will be of real service to your customer, you have gained the customer's good will. When you sell something that disappoints the customer, you have lost the greatest asset in business. Good will can be lost or retained by one transaction.

Service is something more than selling right and delivering promptly. It is more than a consideration of others in their personal needs and commercial requirements. Service is far more than all this. Service is the satisfaction we enjoy in

giving something that cannot be bought, and this something is—sincerity.

The road to success is over the rough hill of difficulty. The path to prosperity is through the swamps of sacrifice. If you have decided that you are going to detour—going to duck the regular route, and reach your ambitious goal without honest service and the hardest kind of hard work—pinch yourself, boy, you're dreaming.

The word "efficiency" is not so popular to-day. Now we have "service," which has a much larger meaning. Service indicates a right to take a reasonable profit, and yet there are thousands who use and abuse this word every day. Some day you will have the idea, "serve," well established, then the world will beat a path to your mousetrap factory.

We are all selling some kind of service. We may teach, preach or play for pay—discount notes, watch for fires, wait on tables, manage men and be managed by women—but in every calling, we are selling service. We may make change, collect tickets, shovel coal, run the typewriter, shave whiskers, buy and sell securities, trail and trade, print and act, rent rooms, smash baggage—fly, fish or finance—pump the pipe organ or blow a bugle—but it's all service of some kind that we are selling.

SHADOWS

By facing the bright sun, you force your own shadow to fall behind you.

The worries that you have usually result in mere shadows. Shadows follow you, and that's about all. Shadows never get ahead unless you put the sun behind you.

Clouds are the shadows that cast before us the evidence that a real blessing is near at hand. When commercial clouds hover, just make up your mind there is going to be a shower; and after the rain is over, watch things grow better.

When the shadows begin to creep; when you start down the dark gorge into the valley of despair; when you begin to worry over the troubles that are passed, try exercise, take more sleep, use less stimulants. It's you, not circumstances, that's out of "kilter."

SILENCE

While alone and in silence man can commune with himself.

The lonely shore, the pathless forest are good places for silence, and to see ourselves as others see us.

Silence speaks plainer than language. A friendly wag of a dog's tail is a sure signal, while the wag of a tongue is often a lie.

Silence has never betrayed any one. If you doubt your own wisdom, remain silent. Close the door of your lips, and let people guess.

When things are in a turmoil, when situations are twisted, utilize silence. Silence is more eloquent than writing, more forceful than words.

Did you ever sit alone at twilight? Is it your custom to take a walk out under the night sky? How the dark loans light! How it helps you to get acquainted with yourself! Most of us are anxious to get acquainted with other people, when in reality we know so little of ourselves.

Throw down that yellow story and take a trip out into the open. Get the sunshine of life into your soul. No magazine, no medicine, nothing can do you more good than a long walk in the woods. It will get you on fire with a desire to do. Go alone. Get well acquainted with yourself and with God.

SINCERITY

Sincerity is the hall-mark of honor, the sure way to a permanent position.

Get the habit of being sincere and you will get the habit of being successful.

The insincere man is self-paralyzed, self-mutilated. He is not worth mentioning.

The sincere salesman creates confidence, and confidence is certainly very necessary when you want to sell. Sincerity in selling may not always be the speediest way, but it's the sure way and the only way.

Sincerity is the most valuable commodity in trade. It creates confidence, speedily dispatches business, lessens the labor of inquiring doubt, and brings the sale to a satisfactory state of mutual benefit sooner than any other system.

SLEEP

Let me get sleep enough, and I'll meet the fellow that is so "mad" he would blow out the stars—and I'll let him blow.

When a man sleeps too little, he cheats the cheater. No man can do good work for any length of time without his necessary sleep.

Life, after a good night's rest, always looks to me as bright as an opium-eater's dream. The sky

holds the music of the lark, and the office, where I work, is a fraternity of friends.

The trouble is, with a lot of fellows, they try to turn night, the gift of sleep, into day, and then go to work meeting the irritating cares with the same smile the other fellows wear, who get a good sleep. It can't be done.

It is while you are sleeping that the food you ate is digesting and being transformed into new tissue, new blood, bone, nerve, muscle and brain. Lack of sleep is one of the greatest reasons for retarding individual growth. Few men sleep enough.

A man can spread his night sympathy and sentiment all over a side street, but there's no good in getting sorry for yourself the next day, just because you feel bum. Getting solid in some society is liable to disturb your permanent position in business.

SMILING

Smiling is a reflection of the soul.

Smile and mean it. Folks can tell.

The hyena grins, the human smiles.

A little smile will set in motion a lot of good.

The man who teaches others to smile is the man worth while.

A friend may smile and yet be a devil, but a dog's tail is on the level.

In trade, there is nothing "just as good" as a sincere smile. No substitutes can compare in value.

Some folks are so blamed stingy that they won't smile for fear they will give you a look at their gold teeth.

Study a smile carefully and you will see so much that is so—and often see in the smile so many things that are not so.

Be natural, be sincere, smile from the soul, and the people in your vicinity will wear out the runner that leads to your counter.

Some smiles send the very sunshine into your soul, while other smiles are but grins and make you feel that the lion has found his way out.

Put a grin into every grind, and soon the grind will be all grin. Put a smile into every service, and soon your service will spell out the word—success.

Any little man can smile in success, but it takes

a big man to face discouraging facts unflinchingly, and then go ahead by correcting the things that need correcting.

The man who is for ever smiling is like the sunshine of southern California—a feature to talk about, but a monotonous pleasure to be compelled to experience every day.

Nature has its sunshine and it has its shadows. Nature and human nature are very much alike. The always-smiling man makes me think of the cat that swallowed the robin.

The most interesting look on a human face is what I am inclined to call—a serene smile. The serene smile shines on the human face like the silver moon on the deep, smooth still lake.

A smile is an evidence of a healthy mind. A smile increases the capacity to accomplish things, and it does much more—it gets everybody else doing it, save one or two perhaps. The smile is a system for telling where the weeds are.

What a wonderful thing the natural face is, what a gift! The rose cannot smile. Gems can only flash their magnificent colorings from a reflected light. The human face can smile. It is the only thing in the world that can smile. Did you ever think of this?

Why do the old melodies last? Because they revive old memories.

Meet cares with a smile, and they vanish. Face trials with a song, and the trials take wing.

In the blackness of night, go out on the hills and sing a song of optimism, and set the echoes ringing through the valley where tired souls try to sleep.

If I were asked by the good people of this world to write a revival song, it would be entitled: "We Must Know One Another Here." If we do not know one another here, how can we expect to know one another there?

When the skies are gray the thrush sings. When the heavens are drab the lark cheerfully calls. When the rain falls on the grain the bluebird trills in the tree. Under the leaves the swallow twitters while the rain drips. There is a song always.

The dripping, sweet songs of long ago bring back the dearest memories, and we of the older class are richer for once having had these songs in our souls—richer for having these sweet old songs anchored in our hearts, and for being able to interpret clearly their true meaning.

Few speakers can say much in five minutes, fewer can say anything in an hour.

The park-bench, the soap-box, orator carries little or no conviction save his own, and even then he is more often a prophet without honor.

Some speakers make it a point to ascertain in advance the views of the majority of their auditors, and in this they have many convinced before they start to talk.

You can size up a public speaker in about three minutes. If he comes in like a lion, he will march out like a lamb. If he says, "I am not prepared—" be prepared to slip out.

The public speaker comes in all sizes, but to-day he must size up pretty well, or the audience will reduce the temperature of enthusiasm to the benumbing point. They will freeze up on him.

The public speaker of to-day is subject to a severe test. The successful speaker of the hour is not a Daniel Webster nor a Henry Clay. He must be himself. His individuality must stand out in a so-different way.

The public speaker must have in mind the importance of time and in his heart a deep sense of

humor. His voice must be pleasing, but of all things he must have a message that suggests some thoughts worth dwelling on for days.

The public speaker that would make his audience feel must feel himself. He must know one subject and know it well. This subject, to be successful, should be something that can be used every day and in almost every way. People want useful talks.

No public speaker can make a great talk alone. There must come from the audience a sympathetic understanding—a power that strikes from many minds and acts on the speaker. This power will come within the first three minutes, or the speaker is much like the man on a raft in a rough sea.

The speaker must be thoroughly familiar with his subject, and the audience must accept him as an authority on the subject—a minister on morals, a manufacturer on making and marketing, a physician on health, a hotel man on service. The speaker's authority must shine through the speech.

The successful speaker of to-day is a man that realizes his responsibility and knows in his own heart that he cannot measure up, but earnestly tries to place before his hearers that which they are compelled in everyday life to use. And all this tempered by the harmonies of the human heart. He must bring out the still smiles of life that lie

deeper than wit. He must win his audience, not so much by wisdom, but by genuine worth.

SPECIALIZATION

Be a specialist, and this means success.

The big fault with most men is that they try to do too many things. The man who makes a long mark in this world is a specialist.

There is no such thing as universal adaptation or applicability in men. No man is so gifted that he can be two or three kinds of genius.

I have noticed that the men who stand out and make a conspicuous success in life excel in some one thing, and they are often weak in many other things.

First, find what you are best fitted to do, and then learn to like to do this work better than any one else, and as a result you will probably do it better than any one else.

Getting a special training, and paying for this training while getting it, is the sheepskin that will attract the attention and command the confidence of any good business man.

Specialized training offers a man cubical contents —the advantage of three sides—length, breadth and thickness. You can measure such a man quickly. Then there is another side—the side the boss takes when he selects the man of specialized training in preference to the man that is a jackass at all jobs and a master at none.

Seldom you see a great swimmer that is a champion boxer, a long-distance fast runner, an expert accountant, a successful salesman and a sound, practical business man. It's too much to ask of any one man. But any one man can make a living for several others if he will only excel in any one of these various callings.

SPECULATION

The dividend on a fool's speculation is expectation.

Speculation is a false stimulus—the curse of courage.

No man can watch the tape and at the same time look after his own best interests well.

If you have the itch to get rich quick and the inclination to buy some fake stock, have your head examined.

No man is a wizard on the way to win in a hurry. The wonder workers are all dead. Success is not a wonder, it is intelligent industry.

Speculation sometimes wins, but it more often loses. When a speculator does win, it is the most dangerous thing he can do—it eggs him on.

No man can afford to speculate with a dollar that he cannot afford to kiss good-by, and few men, very few men, can go about kissing dollars adieu.

Most of us strive and save for a long, long time. Then comes the ground-floor chance, the April Fool advertisement, and we suck the bait and get the barb.

The higher a promoter soars the farther he has to fall, and when public confidence calls his pretense, down he comes. When confidence goes out, out goes the limelight.

The complete scroll of all success does not show one single achievement, where money was made overnight, that the same "overnight" money was not lost the next night.

There are no untried dreams, no unused schemes, in financing, in promotion. The length of life of a stock-selling scheme depends upon the lasting confidence of the public.

Speculation does not build, it bunks. One thousand made in some get-it-quick scheme will be spent in some silly way. The value of money to a man is based on the way he earns it.

Be suspicious of any man or method that promises to make you unreasonable profits. Sound investments usually earn a fair rate of interest, but a bobcat bond or a wildcat stock will scratch you and leave a nasty scar.

The world will always blow its bubbles, and bubbles attract the ambitious. Picturesque promotions, jazz financing, ponies, pyramiding profits—all these things eventually find a lone lot in the cemetery of foolishness.

The quick discovery of riches in a mining camp, the gushing get-it-in-a-week oil gambler, the land boomer, the speculative stock buyer, the race-track follower, the card sharp—these men sometimes get money, but always get misery.

If you are struggling along and making progress in your position, slowly but surely, do not under any circumstances let the apparent achievement of some blinding business success, some skyrocket soaring, dishearten you or discourage you.

Speculative success has come to me once or twice and as suddenly left me. Money not honestly earned—cash not honestly worked for—is counter-

feit. It has wings of an eagle. You can no more hold it than you can hold a wildcat with your bare hands.

Years and years of my most active life were spent in the atmosphere of speculation, and those years taught me some valuable lessons—taught me that the experienced man can forecast the future of any get-rich-quick scheme, and the future is—failure.

Take any one glaring, flaring, quick success that is being made to-day at the expense of reasonable cost—any corporation or company that has to pay for its capital more than money is worth—and what happens? I will tell you: The law of business gravity begins to work and the life of grandeur blows up in a week.

When you receive a letter like this: "Mortgage your home if necessary, borrow all you can from your neighbor or friends, but in any event do not fail to invest every dollar you can in the greatest opportunities to make money"—when you receive a letter like this, hand it over to the local press, and you will stop a lot of foolish speculation in your community.

In every get-it-quick scheme for success—in every popgun plan, in all the gimcrack games, in each gewgaw gouge—in every whimwham, flimflam scheme, there is a screw loose somewhere; and

when the public finds this loose screw, out of the heavens of an apparently bright business comes a crash like lightning, and it shatters the delirious dream. Down comes the house of cards.

SQUARENESS

Do the square thing by others, and you will doubt fewer men.

Roosevelt made the word "square" stand out as one of the incontestable rules for success.

It pays to be square—square with your neighbor, square with yourself and square with your job.

One of the biggest advantages in life is to be known as a square man. The brilliant, able, keen man that is unfair, inconsiderate and sharp, will be defeated in his most hopeful and cherished plans.

STARTING RIGHT

Get right, and you will get on.

The shortest story on success is to have the knowledge of the way, and then the perseverance to keep on the way.

First, learn to do the smallest thing in your business, then work to get yourself into a position to have some one do it for you.

Unless you get a good start Monday morning, do not expect the boss to sit in the grandstand and enthusiastically wave for you to win.

If you begin at the top of the ladder without experience, but with plenty of inherited capital, make up your mind that sooner or later you will see the box where they mix the mortar.

More important than your going, is to know where you are going before you start. Walking in the wrong direction means the faster you travel the farther you are from your destination.

If you begin at the bottom and build on your profit—on what you save—you are creating a combination of character, capital and commercial worth that is of tremendous importance.

When you take hold of a job, a position, plan, design, project, contrive, devise and invent some way to improve your job, or your position. Map out a course, predetermine some plan to step up.

Settle definitely and carefully what you want to do in this world. Be sure to select the thing that you can do and do well. Then put the power of pur-

pose behind your plans, work hard, and then—work harder.

It takes courage to get out of a warm bed at 6 A. M. on a zero morning, that we may be on time at the factory, store or office. To do this without grumbling is evidence of the right spirit—the spirit you find in big people.

Get up at six or seven o'clock, work and earn two dollars a day, mind your business, and at night take an hour or two to yourself and study how to work out of such a job into a position that will pay you more money and loan you greater opportunities.

Give the average young man plenty of money to start with, and you handicap instead of help him. Give a young man with ambition an opportunity, and then teach him to save money, and you have laid a foundation for a permanent success. Success all depends on how you start.

Go to bed very late Saturday night, or rather very early Sunday morning; sleep until almost noon; eat two or three meat meals during the day; sit in the house and read trash; get excited over things that do not concern you, then go to bed, and get up Monday morning and help perpetuate the worn-out talk about "Blue Monday."

But I may fail. Perhaps I can do it. If I can, I

will. Here we have the insolvent firm of But, Perhaps and If. "But" will put any man out of business. "Perhaps" will paralyze any plans. "If" will stop any success. The man that prefixes his answer with "but," with "perhaps," or with "if," is stuck before he starts.

Kick off the covers in the morning and leap out of bed, and say to yourself: "I'll win to-day if it takes a leg." Do not depend on Big Ben altogether. Set the alarm of ambition. Start in talking to yourself about what you are going to do, and keep up this affirmative conversation all the way to the office, to the store, to the plant. Some folks will think you are crazy, but the boss won't.

STUDY

The man who is unwilling to study nights will always be compelled to work like the devil days and holidays.

The man who does not study one or two evenings each week will continue to turn the grindstone while the other fellow sharpens his ax.

The man that does not devote one or two evenings a week to improve himself is on the slide that leads to the armchair restaurant and the park-bench bed.

There are millions of men in this country who are a success—almost. They are snatches of success, parts of prosperity, because they will not improve themselves after working hours.

We may work upon granite and so smooth its surface that an epitaph will invite itself to be carved therein. We may so arrange the parts of steel that the world will stand in silence and admiration. We may build skyscrapers that will some day go to a wrecking company, but when we study and improve ourselves, we reap for ourselves —and we sow for others—something more than stone, steel or structures.

This chap spent nearly every night in a pool room or in a jazz hall. He was too wise to study and prepare himself, as Lincoln did. He was always finding fault with our form of government and constantly charging our public officials with crookedness and unfairness. He looked upon all sucessful men as money grabbers, and he doubted every girl except his own sister. You ask what happened to this human mistake, and I will tell you. But why tell you? You know.

SUCCESS

Success is not a chance shot—it is a slow, patient result of trying.

I know it is hard to work and to wait, but that is the only way to win—work and wait.

The straight and only road to the City of Success is the human highway they call—excel.

Every brand of worth-while success has the cost mark right out in plain sight—w-o-r-k.

There is one place where you can find success without much effort—in the dictionary.

Demand success before you can command success, and the world will give you its horse laugh.

Keep both eyes open for the little things. The big things you can see with one eye closed.

Success in life largely depends on your ability to recognize a good plan and your ambition to adapt it.

Persistency, common sense, and then more persistency, and you have the three essentials in success.

Ordinary talent, tact and perseverence, and here you have a thumb-nail history of thousands of successes.

Success begins in your think-tank. Brain weighs

more than brawn. Study, then serve. Think, then work.

The whole story of success is this: In whatever uniform—excel. Then you will soon get out of the uniform.

Success comes from having a chance or taking a chance—comes from improving an opportunity or creating one.

Success is not all in the arrival. Success is found in the fun we enjoy overcoming the obstacles that stand in our way.

The secret of successful doing is revealed in the system of doing the thing immediately and while the interest is aflame.

Given but a paragraph to point the way to success, I would make the sentence short, very short: Work hard and wait patiently.

We have been measuring a man's success by the gold that he has, and at last we have found that this basket has a false bottom.

Hid in the soul of every man or woman—concealed in the heart of every human—is the statue of some success, be it great or small.

Capable and calculating men first find where they fit, then make sure that what they find fits them; and here you have the inside story of success.

There is a price that we must all pay for permanent success, and these four words will help you to find the cost: Initiative, integrity, ability, ambition.

It takes time, ambition and ability to build a substantial success, but all well-meaning business men find a lot of fun along with the disappointments.

If you want to have the spotlight on you, do something worth while and the spotlight will follow you. Do nothing worth while and the darkness will hide you.

Dependable and timely facts concerning your business, and then the courage and the common sense to act intelligently, industriously, and you have the chart of success.

Any man can make a success in any business or profession by doing a thing which every one knows how to do. But by doing it better, the man will make a better success.

The fields of Far Away are far away from success even when you reach them, unless you have sense enough to stay in these fields, to remain in these fields, until you make a success.

The fixed stars remain. The shooting stars fall. Brilliant chaps chase over the earth, but men of ballast remain rooted to their jobs. Their success points a way to permanent and lasting prosperity.

The scheme of success is not to make yourself bigger than your job, but it is to make your job smaller than you. When you accomplish this, you will not have to go about looking for a bigger opportunity.

When will your success come? Answer: It will come when you are ready to receive it, and it may come before you are qualified to hold it. There is no date set on the calendar for the arrival of your success.

You "Do it a little better" to-day, and then along comes to-morrow, and this never-will-down slogan again slaps you on the shoulder and repeats: "Do it a little better." It is an imperishable idea for increasing intelligence and inspiring industry.

Real success is an oak of slow growth. Toadstools make rain roofs for the tailless, insect-eating tribe. Mushrooms furnish food for the toast-eating folks. But neither of these ephemeral, rapidly growing forms of fungus is worth anything in finance.

Before a man can build a success, he must believe in what he is building, and then, and not until then, can he get others intelligently and industrially to coöperate with him in the business of making and selling. There must be ahead of any organization an example, not just a teacher.

What is success? Answer: Success is living the useful life—the saving of yourself from the want of anything that will advance your own worthy interests. Success is in the number of friends you have and the number of neighbors you help. Success is the cash you have saved and can use to good advantage.

If success comes to you before you are ready to handle it, ten to one it will remain long enough only for you to prove your incapability. If it comes after you are ready and qualified, it will probably remain with you through life. The big point is, are you ready to receive success—are you qualified to handle it?

How will your success come? Answer: Your success may come in so many ways—it may come in an invention, in a salesman's order book, in a violin, in a bank, in business. There is no single-track system for delivering success—no one conventional package for doing up success. Your success may be as big as a barn, or it may be as small as a bodkin. It may represent the work of your brains, your brawn or your business ability. The

big point is, have you the brains, the brawn or the business ability?

SUPERSTITION

Superstition is fear fixed to suit us. The only thing that can free man from superstition is a well-founded belief.

A small mind can no more help believing in superstition than a horse can help trembling in the presence of a camel.

If you are not making good, do not pay a prophet to tell you what to do. You know what to do, but you do not always want to do it.

You are where you are by what you are. The Ouiji board may change your course if you listen; so will the roulette wheel cause you to lose if you play it long enough.

Nothing on earth has foresight. Most of us have plenty of hindsight. Some men are blessed with forethought. With forethought, you do not need to depend on the Indian's superstition.

SYMPATHY

Sympathy calls for service, not just work. It is

not necessary to limp when others get hurt, but it is your part to pass them a staff.

It is to a man's self-interest and for his self-betterment to sound the depths of his heart and frequently find the well of sympathy.

Sympathy is born of understanding and not a weak solution of solicitation. It is a perfect contact with one who appreciates your ambitions and accepts your worth.

An unfortunate man may lose his leg, his arm, and even his full sense of moral responsibility, and yet live on in resignation; but without a kind and encouraging word, life to such a man must be an almost unbearable burden.

Out of sympathy, and we are out of service. No man can help another man while out of sympathy. The *entente cordiale,* the good understanding, the sympathy in service, is the biggest benefit we enjoy, but it cannot be bought with money.

When we avoid our neighbor who is suffering, when we wrap ourselves in the cold blanket of selfishness, we forget the possibilities of real happiness, for true happiness comes only through sympathy and by comparison. The sufferings of others softens our hearts and makes us sensible to our own blessings.

Sympathy schools the soul to receive impressions of value. Some of these impressions run through my mind like this: Until a man learns to feel for the fellow in distress, the man will not, cannot, rise to lasting achievements. Until a man can see, in his imagination, the troubles of others, he cannot appreciate his own advantages and comprehend the value of his own comfort. Until a man realizes that next to love the highest, most powerful human influence is sympathy—until a man fully understands that the biggest blessing that can come from sympathy and support is the blessing of self-betterment, a man is not so liable to offer sympathy.

TACT

Finesse finds a way without "spilling the beans."

If you want to remove obstacles, call in the man of tact. Some call it "finesse."

The best of talents often prove fatal without finesse. In fact, finesse supplies the place of many a talent.

Tact has a lot to do with the fine art of selling. The absence of tact in a salesman is frequently fatal, even though he may possess all other talents.

We finesse when we use our means to fit our cir-

cumstances, when we graciously grant what we cannot refuse, when we conciliate those we cannot conquer.

The quick ear, the open eye, the judging taste, the keen smell, the lively touch—these are the talents of man, but they can all be knocked into a cocked hat by the lack of tact.

Tact is a keen sense of almost everything that can oppose. Without tact a man is everything that is required in a first-class salesman, except the one big word—tact. And without this word he lacks much.

Finesse is not a common word, but it has an uncommon meaning. It is the refinement of drawing distinctions, and the delicacy of mental action. It is clearness, sometimes cunning, but always stratagem.

The idea of telling a man to be cheerful when it is raining ruin and the flakes of failure are falling fast—telling a man to be cheerful in a storm, takes courage, and it takes more—it takes tact. But it can be done, and is done every day to advantage.

TALK

Let the talker talk while you think.

Some people talk to rest their minds.

The ear enlightens, the mouth explodes.

If I were asked to measure a man, I would watch him while his mouth is open.

The more you talk the less you think. The harder you work the less you will talk.

What this world wants to-day is pluggers, not parrots; workers, not wranglers.

Two eyes, two ears, two hands, two feet, and only one tongue, but the tongue is twins.

Elocution teaches us how to speak, but common sense tells us when to close our mouths.

Talk is cheap, but constantly thinking without working is cheaper. Every office has one.

The tongue ruins reputation, defeats ambition, disgraces others and double crosses itself.

Man has one tongue and two ears, which is proof that he was made to listen twice as long as he talks.

The tongue of a blowhard has a dull razor licked a mile. It cuts and skins, but never renders a real service.

When your tongue is clean your head is clear, and when your head is clear your business looks pretty good.

The man who holds his tongue, seldom depends on parrot diet. The silent man is secure—the talker we cage.

The bigger and better you are the less ambition you need to exercise by admitting it. Your work will tell a better story than your tongue.

In the days of the Old Testament, it was considered a miracle for an ass to speak, but to-day it is nothing short of a miracle to keep an ass from talking overtime.

An uncontrolled tongue costs more profit, causes more pain, than all else on earth. When it slips, you skid. You can trace nearly all the trouble you have ever had to this five-inch friction maker.

It is not necessary for a man to die in order to tell how he lives here. Just listen to his talk. His thoughts are inscribed on his brain, and his tongue is the tool that will spill his reputation if you wait a bit.

The man who talks loud and long about being a howling success eventually ends up howling about his hard luck. The man who really renders serv-

ice says little about it, for he is too sincere to talk much.

Long-winded gossip takes up the time that should be used for business. Stories retailed during the business hours cost a lot—cost anywhere from five to fifty dollars a story, depending upon the importance of the individuals in on the story.

TARDINESS

There are people who are absolutely punctual on always being late.

It is a well-known fact that lax and lazy people are often late—that punchful people are punctual.

Being late half an hour is not so bad as being late two minutes, for we are seldom late half an hour without a good excuse.

Being late at the office two minutes does not mean much with reference to the value of time, but it does disorganize the organization.

The constantly late individual is always defiant and comes to the office with a chip of defense on his shoulder, and this starts something.

The ambition and even the ability of Mr. Late-Comer will be as dim as a candle lantern and as

inspiring as a sick cat under a hot kitchen stove.

No matter how well you work after the regular hour for starting, if you are late at starting, there is something that is working against you in the mind of the man that is paying you.

The two-minutes-forever-late employee advertises, without wanting to, to the other folks in the office that he or she is more or less "independent," when in fact he or she is usually hanging on to his or her position by an eyelash.

The individual who is always a little late in appointments reveals a weakness of character that punctual people are quick to observe, and it is interesting to note that successful men are almost always punctual. It is a hard thing to hold man's confidence while he waits for you to keep an appointment.

TELEPATHY

What you think of another is transmitted either by words, acts or thoughts.

Thoughts travel from brain to brain. You may not believe this, but coming generations will practice it.

Customers intuitively know kindness of thought.

Patrons are receiving stations for friendly consideration.

Telepathy is an established science, none the less important because of the fact that it cannot be at present universally used.

Salespeople should set their own minds in order before trying to sell. The practice of figuring that a prospect does not know, or that a customer cannot see through the veil of the seller's thoughts, often proves a costly mistake.

TEMPER

Temper is not so bad alone, but when temper is twins things get twisted. Keep cool while the other fellow gets hot.

Temper is the rudder that will steer you clear of the rocks. Ill-temper is the gale that will sink your ship sooner or later.

A man with an explosive temper should be labeled "Danger." A man who is constantly going "off the handle" should have guard rails put around him.

The excuse that a momentarily ill-natured man offers is a poor one. He is good-natured when he is not ill-natured, and the trouble is, you can never depend on him, never tell when he is going to change.

The man who "flies off the handle" frequently is just as ready to forgive or to be forgiven. And this amounts to this much: Such a man's self-love is the cause of his ill-temper, and this self-love is the only motive for his repentance.

"THANK YOU"

Education, eloquence and zeal cannot reach a heart as can the little, short sentence, "Thank you."

Scatter the seeds of "Thank you" about you, and some of the seeds are bound to take root, grow up and bear good fruit.

You cannot throw a "Thank you" away. You may waste deeds, but kind words generate within you more occasion for their use.

As long as the tide in my life rolls on, I hope my common sense and common decency will cause me to say "Thank you" for a favor.

The least possible outlay of trouble is to say "Thank you." Coupons cannot compare with courtesy. "Thank you" will bring more customers back than any rain check of material reward.

THINKING

What you think shows in the windows of your soul.

Failures are failures because they will not bear the fatigue of thinking.

The more pleasant thoughts you have the more you seem to enjoy life. Try it.

Think for yourself and think of the other fellow, but don't bother to think for him.

You are the ship, knowledge the sail, but thinking is the wind that will drive you on.

Actions will not be projected far until much of the powder of thought is put behind them.

Whatever you hold in your heart, whatever vision you cherish in your mind, is the measure they will give you as a man.

There can be no private thought, no personal action, that does not some day write itself into the history of your life.

Think once to-day and you will think twice to-morrow. It's an intellectual habit. The vigor of the mind is increased by exercise.

Your mind has a great moral influence over the comrade at your right. So you see the importance of your own courageous thoughts.

Any man can think of what he is thinking, but it is a wise man that can dig down deep and find out why he is thinking what he is thinking.

Putting your thoughts on paper is a practical and powerful means of producing a systematic and logical arrangement of your views and opinions.

Until you forget failure, until you are reasonably sure that you are going to win, you are quite sure of getting a glimpse of the great canyon of gloom.

Decide that you will have opposition—that conditions and circumstances will sometimes be against you, but in knowing this you are prepared to fight a known foe.

Think more, and you will be compelled to labor less. Only the intellect that thinks for itself can illuminate others. Thinkers always have been, and thinkers always will be, leaders.

It is a startling fact that about one man in one

thousand rises higher than the level of a common success. Nine hundred and ninety-nine can, if they will, improve themselves by thinking.

You can think yourself up or down. Think you are ill, sick or defeated, and you soon will be. Think constructive thoughts, and you will build. Dwell on destructive thoughts, and you will tear down.

Until you link your brain to some high purpose, you will be compelled to accept two or three dollars a day. Until you dwell on good will and good work, you are bound to rely on anti-bilious billets.

Education without thought is labor lost. This country is brutal to those who think but little. Thinking takes us out of servitude into the ownership class. The ancestor of all achievement is thinking.

Thought wisely directed and translated into action has changed the destiny of nations. In your power lies the fulfillment of your highest aims, provided you have trained yourself to think right and to put to right use the fruit of your best thoughts.

Thought strengthens the mind as exercise adds vigor to the body. No man can think in vain, though his thoughts be errors. The moment a

man begins to think, that moment he steps out of the crowd.

Figuratively, you are what you look like; literally, you are as you think. Not what you think of yourself, or what others think of you, but as you think. You may think you can keep your thoughts under cover, but you cannot. They will shine through the skin. Your thoughts will crystallize in spite of you and show on your face, in your eyes, or in your actions.

THRIFT

Saving money strengthens character through the lessons of self-denial, self-control.

Thrift is a silent partner that helps the employer as much as it helps the employee.

The man who does not think in the broader terms of thrift is not safe from the forces of failure.

Thrift is the management of your opportunities in such a way that you end well, irrespective of your beginning.

It is not the amount of the principal that you save; it is the principle of saving an amount, no matter how small.

It is the frequent trips we make to the savings bank, and not the size of the deposit, that proves that we art thrifty.

Thrift in youth gives the start. In middle age it loans the advantage of investment. In old age it guarantees security.

To be thrifty is a proof of character. To be wasteful is to give evidence that there is a weak link in a man's chain of thought.

If starting a bank account were half as disagreeable as the first taste of an olive, the whole world would acquire an appetite for saving at once.

If man could be sure of reaching his death without infirmities, life would call for little courage to go headlong into old age without a cent saved.

Study the home life of most men who have made money and made a success in business, and you will find that their wives have been thrifty women.

Living from hand to mouth is very depressing. A man with some extra money in the savings bank is more independent, more interested, more industrious. Being flat broke puts a crimp in our calculations.

The fault with the average plan of trying to save is that we try to save too much. In our efforts to

put away a little money we put away more than we can spare, and at the end of a month or two we find ourselves short.

Plenty of men are thrifty when they discover their purses empty or nearly so. To be thrifty after a purse is in a panic is pretty good proof that the owner of the purse does not expect to replenish his wallet very soon.

My claim is that it is not necessary to be rich to be happy, but it is necessary to be freed from the grind, the worry, the rigidness of want, in order to be half happy. If you fail to save a little to-day, you will probably fail to save a lot to-morrow.

So many people suddenly awaken to the fact that they have failed to be thrifty, then they try to make up the loss of several years by saving all at once. As a result, the sudden or radical reformation is so far from common sense that they decide it can't be done.

Thrift is the most misunderstood word in the world to-day. Some think it is economy. Others mistake it for providence. A few call it frugality. Thrift is not one of these three. Thrift is saving and earning. You notice I said "saving" first. We all "earn" first.

Time wasters are our dependents.

Do you ever ponder on the value of the hour?

Any act that robs us of an hour compels us to pay the loss later with two hours.

Time: The thing that we all waste, and then complain over our lack of success.

Time is the one absolute essential in permanent success, and you have all there is.

When you lose an hour, you reduce the possibilities of profit from the next hour just half.

You are either reading, studying, working, or you are fooling away your most valuable asset—time.

A lost dollar may be found, but ten minutes of lost time will never be found this side of eternity.

If you will resolve not to waste time, you will, by this resolution, destroy the use for many more resolutions.

Waste little time with the people who cannot, by their ambition and achievements, send you on to higher purpose.

Time converts more men to common sense than reason ever will. Time is the only herald of truth that we listen to.

The great and good men—the big men in business, and in the professions—all have employed every available moment of time.

You can increase your income, improve your ability, by the better use of your time. You know this, but will you do this?

You know that time is the only thing you have to work with, and still you go on spending it like an intoxicated sailor on shore leave.

Spend a little more time looking for the good, and a little less time looking for the bad. You will elevate yourself and those around you.

Time is the only advantage we can claim as rightfully ours; and if we spend it, and do not invest it, we get the worst of it. Who is to blame?

Time is a mighty serious subject. Some say "Time goes on on." This is not so. Time stays; we go on. Keep this uppermost in your mind—we go on.

You cannot point to one great man in America who has made a notable success in life, or out of

life, who has wasted this valuable asset that we call time.

When you want a pumpkin, you plant the seed and in six months look for pumpkin pie. But if you want an oak, to shade you in your old age, plant it early, my boy, plant it early.

Few men appreciate the value of a day, of an hour, of five minutes. Put a week to work, and later see what the day will amount to when combined with its accumulated interest of years.

When I see some folks flitting away their time, which is the stuff life is made of, it is then that I am brought face to face with the fact that few, very few, humans have any reason to expect success.

The man who has the most time on his hands accomplishes the least, and because he fails to do things is exactly why he has so much time on his hands. If you want anything done, and done right away, get a busy man to do it.

Old or young, the gay must pay for the time and the money that slip away. So ask yourself a question or two: "Where will I land before I am through? Am I going up, going down or out? Will I be a success or a roustabout?" Whatever you do, it's up to you.

To the man who does not value time, let me hand a straight shot: Soon your opportunities will begin to lessen, your abilities to be discounted, your ambition will grow less and less, and the most valuable asset you have, time, will begin to seem so short that you will get overanxious about your situation, and in your great anxiety to do something you will do nothing.

On a basis of eight hours a day, you work 2128 hours a year. If you sleep eight hours each 24, you still have 3640 hours for recreation or mental improvement. In brief, you work 25% of the time, you sleep 34% of the time, and you have 41% of the time for what my office boy calls "fun." Now, if you will tell me how you employ or enjoy these 3640 hours, or 41% of your time, I will write your future position with an accuracy that will astonish you or inspire you. The 41% of spare time tells the story.

"TIME SERVERS"

To lay down your work at exactly five o'clock, to quit right on the hour, is pretty good proof that your work can be picked up by almost any deckhand.

The hour hand cannot tell you the time to knock off. Your conscience, the satisfaction of work well done, the interests of the business are the

things that tell you when to go home, when to quit.

True, the boss does not hire you to work overtime, but he can fire you if he wants to. He won't have to if you hang around later than the rest of them. There's something very attractive about the man that shows this little special interest after hours and finishes up the unfinished work.

He was five minutes earlier than the rest and about five minutes later going home, but this ten minutes of extra time proved to be the biggest individual investment he ever made, for, because of this ten minutes each day, he stood out, and one day the manager selected him from all the rest for greater responsibilities.

Here is a good measure of men. Stand at the office door, at the shop door, at the elevator, and watch those who rush out at exactly five o'clock, and you will have the skimmed milk of the factory, of the office, of the plant. This is not always true, but true enough to make the rule. Clock workers are mighty poor help.

The eager, earnest employee, the ready and steady member of an organization, is always willing, and will remain after working hours, if need be, without complaining. It is not necessary to remain any great length of time, for that is not fair; but just long enough to show that the clock does not

regulate your individual interest in the success of the business.

TO-DAY

To-day is for action, not talk.

To-day may be the ancestor of your achievement or the father of your failure.

You will never be thrifty to-morrow if you are not thrifty to-day. To-day is the day!

To-day's results are the only records that add advantage to the resources of business.

You may be ready to accept a position of responsibility to-day, but to-day is the day to begin to get ready.

To-day is all you have. To-morrow is a promissory note, and yesterday is a cancelled check. Act to-day!

Some men spend so much time dreaming of to-morrow and regretting yesterday, that they have no time to do anything to-day.

The virgin soil of science, the unexplored fields of invention, the open book of education—all these

are developed, discovered, opened up to the man of to-day.

Spiritually, it is a good plan to live to-day as though to-morrow were to be your last. But it's a pretty wise scheme to plan your business for to-morrow; to-day will soon be past.

The immediate present is past before you can speak of it. The immediate present is a time for making friends, and the friends you make to-day are the people who will make your success possible to-morrow.

Did you ever seriously consider the mutability of what we call time? To-day is the very hour that you said yesterday would be bright. Yesterday you looked forward eagerly for to-day, and now you have it, it doesn't suit you.

TOLERANCE

The question is not, Do you tolerate others? The big question is, Can others tolerate you?

Tolerance is evidence of a big mind. Every man has his own fixed opinions on religion, on customs and on creed; and every man has this right. Voltaire, Napoleon and other men of brains changed their opinions before the grave opened.

Tolerance is the *bon enfant* of life, the consideration of others, the brother of man. Tolerance teaches us to fraternize, to sympathize, to do as we would be done by. Tolerance is the merciful method of making men listen to you. It is an evidence of the very best intentions.

TO-MORROW

We do not own one minute of to-morrow.

In the hoary, gray and grizzly history of all time, there has been no "to-morrow."

Pleasant things we do to-day; unpleasant obligations we live with until to-morrow.

Plan for to-morrow, but don't let to-morrow persecute you to-day. To-morrow is unborn.

The man who constantly puts things off until to-morrow will continue to struggle with failure.

Unpleasant duties are put off until to-morrow, and as a result, to-day is piled high with things undone.

The day is lost that does not add to your stock of knowledge something that will help you to-morrow.

Excuse me from the pleasure that bites to-morrow. "To-morrow" would make a good marker on a tombstone.

Every to-morrow is worth a lifetime of yesterday. To-day we put the experiences of yesterday to work to pay us in rewards to-morrow.

We constantly dream of to-morrow, which, when we reach it, will be as distant as it is to-day. To-morrow we shall talk of "to-morrow."

The word "to-morrow" to most men means the remote future. It is not a measure of time to them; it is an expression that frames an excuse.

The question, "How's business to-day?"—this is a small and ingrowing inventory. "How's business to-morrow?" This is the big and building thought.

Living to-day and trying to live to-morrow at the same time wears out a man. If you manage to live out one day at a time, you will probably survive a long time.

Strange! Let something injure your eye, and you will remove the something as soon as possible; but let worry injure your mind, and you will put off removing the worry until to-morrow.

When the sun rises to-morrow, you will enter a new race with a fighting chance to finish first. Why take into this race a load of trouble? You will never finish first—you will never finish at all.

To-morrow may prove the biggest day in all your life—the opportunity you have waited for so long. If you abuse your body, misuse your mind, to-night, how can you hope to do big-league business to-morrow?

Why let to-day pass its load of postponements and incompletions over into to-morrow? Why not do the thing that should be done when it ought to be done? Why burden to-morrow with the non-performances of to-day?

Strange how so many people in this world carry around the idea that now, right now, is a very trying hour, that to-morrow will be all sunshine. Why think that to-morrow will be such a success when you can only make a failure out of to-day?

To-morrow is a season that most men depend on, but to-day is the hour they live on. To-morrow is a by-product of the present. To-morrow is the day when you propose to start that bank account, take out that life insurance, fit yourself for a higher position—change your course.

Pick up each detail thoughtfully and do it thoroughly, and when the shadows steal over your path

at nighttime, you will better understand that man's beautiful memories are of his yesterdays, his doubts are of his to-days, and his greatest foe is the fear of to-morrow.

We are loaned one day at a time. Why worry over to-morrow? The best help you can have to-morrow is living an unafraid life to-day. This does not imply that you should fold your hands and trust to fate. This means that you should stop worrying over to-morrow, and go to work to-day.

TRADE-MARKS

The trade-mark is the label that leaves no loop-hole for the seller. It is the cue for the customer, the pigtail queue that will hold the retailer right.

The trade-mark is the imprint, the index, the hall-mark of industry. It puts the substitute seller just where he belongs, and the "just-as-good" dealer in a class.

The trade-mark is the symbol of success, a declaration to the world that the maker is willing to abide by the decision of public opinion, and you know that public opinion is eventually right.

Nothing can fix things worth while more firmly in the minds of men and women than the trade-mark.

But this fixing idea costs a lot of money and takes a lot of time. It is the answer to trumpet-tongued advertising.

The trade-mark is the coat of arms of the company, the signboard on shore, and the lighthouse along the shore. Goods that look well, sell well and wear well are entitled to a permanent position in the world of trade, and this can only be established by the trade-mark.

Trade-mark goods are usually sold in large quantities, and can more than compete with the little things, the makeshifts, the stopgap stuff that survive a season or two. We do not respect an individual without a name, nor will we associate with men who are just numbered. The same sensible, respectable rule applies to merchandise.

TRADES

Somewhere along the trail of life you are reasonably sure to hit a hard spot. The knowledge of a trade will help you out.

You may know Latin, but can you, if necessary, build a hen house? You may fill an educational position, but can you paint a barn?

A useful trade is the one solid, substantial sus-

tainer in the hour of confusion. When things go wrong a trade encourages courage.

Education that does not embrace a trade is one kind of education, but often the demand is shy a good job. Successful men will tell you that the education that does not contain the art of knowing some one thing, and knowing this thing well, is but fancywork.

You may never need to work at a trade to make a living, but learn a trade just the same. Why has Johnson of shoes, Schwab of steel, Morgan of money, Edison of electricity—why have these men succeeded? Answer: These men have all learned trades—they know their business.

TROUBLE

It is nothing to a man's credit to be able to borrow trouble.

People who produce most of the trouble produce little else.

Trouble is a good thing, for we go ahead on opposite winds when we know how to tack.

The world does not give a tinker's durn for your troubles. It is tinkering with its own troubles.

Most of our troubles are babies, but we nurse them. Strange sight to see a he-man nursing troubles.

Just a little trouble aggravates, but a lot of trouble teaches a man to endure—it stirs a man to struggle out from under.

Half the decisions in the fight are lost by the man that cringes in his own corner waiting for trouble to come over and knock his block off.

You think you have all the trials, but you only think so. Any success worth while must be constantly and intelligently worked for.

Trouble is homemade, otherwise it would not be our trouble. There is always a reason for trouble. If the trouble is ours, the reason is ours.

Almost all our embarrassments, perplexities, entanglements, are subject to growth in our minds just as soon as we begin to mull over them.

We find fault with rain, but only for the rain there would be no bread. Burdens make us bigger, cares make us stronger and struggles give us a stouter heart.

Never dodge disagreeable things, for troubles grow. Get troubles out of the way, and then pro-

ceed. Lick troubles while they are young. Clean up as you go along.

A storm purifies the atmosphere; and, as in the physical world, so in the life of humanity; men must have some dark days in order that they may round out a normal season of success.

Sometimes I think a lot of troubles are best for a man. They make him rise up and fight them off. When we have just a few troubles, only an occasional disappointment, we endure it.

May you have just enough pain to cause you to appreciate pleasure. May you have just enough trouble to make you thankful that you are not hopelessly crippled or without the light of day—blind.

When trouble hits you, work on something else for a short time. Change your base. Put your mind in another clutch. Then come back to the trouble a little later, and you have no idea how it will help.

Trouble is a medicine that our gracious and wise Physician prescribes, and sometimes it takes a pretty big dose to bring us to a full understanding that there are no crown wearers who have not been cross bearers.

I never see a man who is all upset over his

troubles that I do not think of the fellow who had dropped his medicine bottle and broken it. Picking up the sharp pieces, he put them in his bosom, where they were perpetually cutting him.

You think you are having trouble to-day, and you holler about it. My suggestion is to see a throat specialist and get your yelling apparatus in good order, for some day a real misfortune will hit you, and then your throat will be in trim to holler.

When I get so bothered that my next move is perplexing me, immediately I step out and find some fellow that is having more trouble than I am having, and the fact that he has fleas makes me forget that I am a dog. Old David Harum was right.

Welcome every setback with a grin, for you will never understand your possibilities, nor will you appreciate your probabilities, until you are put to the acid test of some unpleasant situation. You will never know yourself until you try yourself in trouble.

One of the biggest and best men I know in this rugged old world has what most of us would call heaps of trouble. But he goes out of his way each day to find other people who are in trouble and to help them. He is the most cheerful, hopeful, helpful human I have ever met.

You think you are having a hard time of it, but

while you are thinking of your troubles, think of the troubles that other men have had or are having. Imagine yourself blind, consider yourself a confirmed invalid. Look upon yourself as a man without arms or legs, and the picture will do you a lot of good.

The writer is persuaded to believe that many men manage to enjoy many troubles that are really none of their business. Many men nurse troubles; and you know troubles, like babies, grow larger by nursing. The trouble is, men nurse troubles that don't belong to them, while they neglect to give the nipple to their own little ones.

TROUBLE MAKERS

In every organization you will find the trouble makers, find men and women who do not "belong."

Trouble makers are negative natures. They are never satisfied, nor are they ever satisfied to have others satisfied.

Churches, fraternities, clubs, societies, offices—all have their trouble makers—all have men and women who make others unhappy and make themselves miserable.

Trouble makers are the most trying individuals in business. They will disorganize an organization,

spread the disease of distrust, and prove to be the most harmful influence in industry.

Tell your physical ailments to the nurse, the doctor and the druggist. It is their business to help you. Telling your physical troubles to others is poor practice. The plan exaggerates your own mental anxiety and increases your interest in self-pity.

TRUTHFULNESS

Truth always trumps.

Trade and Truth are twins.

To a little man the truth hurts. To a big man it helps. The thing that hurts about a reproach is the truth.

Truthfulness concealed is equally as unfair as a deception covered up. No other human is so infamous as a liar. Truthfulness is a short trail; the lie, a long and dangerous road that eventually ends in exposure.

UNDERSTUDIES

The big man is eager to train an understudy.

Somebody, sometime, is sure to be taken sick. Can you take this somebody's position and make good?

The understudy is always interesting to me. The understudy is not expected to lead, but he is expected to be able to lead when necessary.

The point for you to consider, to determine, young man, is this: Could you step into the leader's shoes? Do you know what is going on about you?

There are three classes: the leader, the lieutenant, the common soldier—the uncommon man, the understudy, the usual fellow. To which class do you belong?

VOICE

Words are but tools—the voice conveys the meaning.

The voice is the vice or the virtue of a man's meaning.

The tone of the voice tells whether you are friendly or are looking for a fight.

The average person is more susceptible to the

change of tone in the voice than to any selected set of words.

The sound of the human voice betrays the speaker, for the sound comes from the soul, while words fly off the tongue.

A fusillade of unpleasant words can be fired with a smile in the voice, and they will be accepted as an evidence of cordial friendship.

The meanest name a man ever called me was spoken while the man was smiling—and I know the man likes me. The sweetest thing ever said to me was a darn lie.

The quality of a voice is singularly affecting. An insult in words can be so clothed that it affords no excuse for resentment. It is not so much what you say as how you say it.

WAGES

When a man makes himself necessary, he will draw more than necessary pay.

Painstaking effort has paid more dividends than any other one investment in the world.

When we stop to weigh what pay we are to get

for doing the job, our hold on the hob is liable to slip. My suggestion is, do the job the best you can. Use the job as your example. Then, if you fail to get sufficient pay for your work, show your example to the man that will pay.

WALKING

We advertise our ambition and point out our purpose by the way we walk.

Determination, energy, character and purpose—these things are reflected in your walk.

The mob walks like a mob. The successful man steps out of the crowd and naturally goes on ahead. Watch your step.

A friend of mine insists on walking a lot each day, and he is the very picture of good health. He says that a pair of shoes is much cheaper than a casket, and that when a fellow is dead he misses so much.

We ride to our graves. This is literally true. If we have a few blocks to walk, we catch a car or hire a taxi. In a few years legs will not be necessary. We are already planning to introduce swiftly moving sidewalks.

How careful we are to advertise our business suc-

cess. See the money we spend on a plan to sell our merchandise. And then see how careless many men are in their general appearance. They go shuffling along with a weak and undecided walk.

When you walk, walk alone. Walking alone is the greatest physical exercise and the best mental recreation. Walking with another person calls for conversation, and the usual conversation calls for thoughts that are not always of your own selection.

WANDERLUST

You cannot interest a pond frog in the advantages of the ocean, neither can you induce the Icelander to emigrate to the tropics.

How natural it is for all men to want to rove. How human it is to have the wanderlust. I know it is hard to hog-tie the hankering to travel, but I'm going to live out my life where my lot has been cast. I've got to make good.

Concentrate all you can. See as much of this country and of the world as possible, for this will contribute to your understanding; but the idea of looking for greener pastures and fresher fields is a waste of valuable days and years, to most men.

To wander about brings an accumulation of expe-

rience and it is experience that causes us to move forward by the skill acquired. Get all the experience of travel you can, but not at the expense of loss of unnecessary time. Time is the essence of all things. Life is too short and competition too keen to waste time in wandering.

WEALTH

How can a man hope to win wealth when he wastes both his time and his money? Time and money—the two things wealth is made of.

Man has a right to be rich, but he is much better off wealthy. Some men are rich with a million, and others are wealthy with very much less.

You do not want the wealth of another man, for you would not want his age, his infirmities. You cannot consistently ask for his wealth and not accept his compensating failures and faults.

The automatic accumulation of wealth is no menace to society. It is an individual incentive to make more money, and this is the pivot on which all progress revolves, be it personal or national.

WILL POWER

An intelligent man has will power, but an idiot has won't power.

The will of man can be educated. Anything that impairs the individual will is a killer of purpose.

Every individual problem can be solved. Every individual situation can be improved. The intelligent direction of will power, and the thing is done.

I am persuaded to believe that many men lack will power because the boss lacks horse power in his head—because the management does not see the necessity of exciting, encouraging, developing the employee's will power.

You may be game, plucky, persistent, but this is not will power. You may be a man of iron will —invincible—but this is not will power. Will power is a rational desire—a desire predetermined by reason. Almost everybody will stick to action so long as it leads to desire—so long as it is the supplementary notion of personal choice. And this is the definition of will power.

Will power is the mental experience exercised in bringing about a desired end. Therefore, I say that a man must necessarily have a worthy object in view to bring out the best in him—that a man must see more than a salary to be more than a salaried man. A man must see the position of ownership, partnership, management, or increased award, in order to awaken his will power.

WISDOM

Get knowledge, but work your wisdom.

Solomon had seven hundred wives to put him wise.

Knowledge presents the way—wisdom applies the way.

Get all the knowledge you can from any school, but if you want wisdom in big chunks, take the tip of old Euripides: "He is wise that is wise to himself."

Getting wise to ourselves is of more importance than the close study of economic charts, depression dips and business bulges. These charted courses are general. Individual success is specific.

There are millions of miles of distance between wisdom and knowledge. Wisdom is the ability to deal intelligently with the things that relate to life. It is judgment, discretion. Wisdom is man's best friend, and as a rule it comes through some severe test.

WIT

How embarrassed the "witty" man is without flattering fools to listen.

Wit cannot be wit unless it has the barb of ill-nature to hold interest.

An organization should vote the wit a life member—and then give him life.

A wit is a mean-mannered person with a disagreeable disposition and a quick tongue.

To be witty all day—just think of it! And then to tackle the job with enthusiasm in the evening!

The wit is a peddler of pointed and stinging remarks. He should be pensioned, and then put to pasture.

Wit is the Scotch thistle of imagination. It is an unexpected explosion of thought that often breaks up a pleasant party.

People who find their fun at the expense of other folks—individuals who always make other people feel uncomfortable, credit themselves with being "wits."

With wit, a man may pass as clever. With wit, he may be able to cover his crudeness and rudeness. They call these wits many different kinds of names. The house wit is the impromptu disorganizer. Melancholy men always employ wit.

WOMEN

Back of most successful man you will find a sensible woman.

The average woman will commend a modest man, but that's about all.

The woman that can outstrip other women can get in the social swim.

What is the reason for women's disliking each other? Answer: Men.

More men are made or unmade by their wives than by any other human agency.

Give man a gadfly for a wife, and he will be a botfly in business, nine times out of ten.

The time will soon be here when almost everybody will recognize that there is no sex to salary.

A woman is man's superior nine times out of eight. The very basis of motherhood makes man second.

Women to-day are a big support in industry, a powerful balance in politics, and a moral anchor for us all.

A woman, it is said, changes her mind oftener than a man, and this accounts for the fact that her mind is often cleaner.

The man who claims he can manage a woman, and the woman who knows how to control a man—I say these factors are always starting something.

❧

When a woman is scorned, look for a storm—a storm that will set mariners to praying like saints, that will rock the ship and make her roll like a barrel.

❧

We can no longer measure achievement by two different rules, for women have competed with men on equal grounds and honestly won equal recognition.

❧

Some men are slaves to their business, and if it were not for the influence of their sensible wives they would sleep in the stock room, and this means premature planting.

❧

Will you tell me, please, why a woman will be so mean to other women—why a woman customer of a store will be so domineering, so exasperatingly nasty, to a saleswoman?

❧

There are women shoppers who go into a store with a left-over grouch. They fuss, fume and bluster about. They do not know what they want, and then they blame the salespeople for not being able to read a mind that is blank.

❧

On the integrity, intelligence, interest and indus-

try of woman the business of this country largely rests, from the selling standpoint, the service viewpoint and the important point of buying.

Included in the great, big, wonderful word, "humanity," is the highest, the holiest and the most valued gift to man—woman. And you know it is the American woman that rises in a statue of justice, in a statue of liberty, and it is an American woman that represents—America.

There are thousands of tea-gowned ladies who never did work, nor will they ever work, save or produce anything worth while. There are millions of good and great women that the world never hears of—wives of men who are struggling. These women save, skimp and figure to save. They invest in what is actually needed. They intelligently buy, and by and by the husband of such a woman is called a—success. To tell you the truth, the man's silent partner made him a success.

WORK

Work is the healthiest play that I can find.

Get so gosh-darn busy that you forget you have fleas.

The best possible substitute for genius is hard work.

Work well done is never hard. Achievement accelerates.

Laugh, love and labor, and here you have the whole party.

Work is the only method that will reveal to us what we can do.

Doing a poor job hurts you more than it can possibly harm the boss.

By working each day I have found more incentive to work more hours each day.

Be bigger, broader, larger than your task, and somebody will discover you.

No man should work for the boss, but all men should work for the business.

There are advantages in your job that do not exist in the position higher up.

Work brings to a man the great blessings of health, happiness and what he wants.

Do your work, my boy, and do it well. The

greater responsibility the greater reward.

When you play, play for all you are worth, and when you work, be worth all they pay.

Work hard; but before you begin to work, think out your plans carefully. Think, then work.

The world owes no man a living. The debt is the other way. The man owes the world work.

Learn to love your work, and the world will love you for your work. And this is the only trail to true happiness.

Without work money would be worthless. The wealth of the world is not its money; it is in what we produce by work.

The extra work I do to-day guarantees me against the worry that I am sure to have to-morrow if I fail to do my duty to-day.

When you see how much you can put into your work, you will be surprised to know how much you can take out of your work.

It is not so much the kind of work you are doing, but the kind of thinking you are doing that will differentiate you and promote you.

Toil is the only trail that leads to true happiness. Indolence brings on self-indulgences, and in this state of mind no man can be satisfied.

If you have an idea that you want to live without work, my suggestion is to go to the Marquesas Islands in the South Pacific, a haven for the indolent.

Poverty is not the worst thing about idleness. Idleness is hell and repeat. Idleness brings on all the human ailments. In idleness we have time to get sick.

There is no way in the world to win permanently save through a well-laid plan of unflinching courage, undaunted determination and the hardest kind of hard work.

We can get on with little money, but we cannot dodge the necessity of work; nor can we avoid the penalty of paying the price that follows idleness, indifference and ignorance.

The moment that you feel that the thing you are doing is not the best thing for you to do—the moment you do not like your work, that moment you are slipping into the suds.

The whole trouble is that most of us do not look upon work in the right way. We call it work

when in reality it is but the medium for our meal ticket, and we would rather work than starve.

In the very beginning Adam was taught that he must think and sweat or go without manna. The law established then (and it holds good now) is: Either get busy or feed on mulberries and sleep in the swamp.

On every scroll of success, on each column of achievement on all trophies of triumph—every history, biography, record of real results—all, you will find, cost study, preparation and the hardest kind of hard work.

Take a dozen men of your acquaintance and inquire of the secret of their success, and you will find that their so-called genius is nothing more, nothing less, than application, hard work, special knowledge, and more hard work.

Why in the world do we continue to regard work as something unpleasant? We know there is no happiness in idleness, no accomplishment in loafing, but there is big and lasting satisfaction in doing any good job and doing it well.

The laws of nature demand that most of us work. When one man slacks two or more men must make up the shortage in production. When a man shifts his responsibility to work, some innocent child,

some incapable or aged human, must suffer.

Work is life. Almost anything is possible to industry. Until a man pitches in and works hard, he will not find out what he is really fitted to do. The only way a man can acquire patience, persistency and power is through the medium of hard work.

Do something better than it has ever been done before, be enthusiastic, eliminate errors, master circumstances, know your business and "do it now." Work from reason, rather than rule, and somebody will want to pay you twice what you are getting now.

Hard work! The hardest work in the world is to be nothing and do nothing. Idleness brings on want, hunger, and clothes a man in rags. Idleness makes a man sleep on a pool table, robs him of self-respect and the respect of others. It chases away his good comrades and gives him a glint of hell on earth.

WORRY

There is nothing that will unfit a man so soon as worry.

Fretting, anxiety, care—these are the things that hinder.

Worrying over a thing does not equal worrying through the thing.

Few men of experience will have faith in you when you wear the mask of worry.

Do not worry over the job you do not like. Some other fellow will have it soon.

Worry is a mental denial of your probability of winning. Worry is a negative force.

Men would more often succeed in larger things if it were not for the worry over smaller things.

What I mean by "worry" is unnecessary discomposure—worrying over things that we cannot seem to help.

Solicitude, care, anxiety, interest are sources of much concern, but I refer to the reign of terror —worry. It is the nightmare at noon and the misery at midnight.

Why worry over it? Just make up your mind to do better when you get another chance, and this chance is coming if you live. Thank your lucky star for the lesson.

Out of one hundred cases of exaggerated worry, it was found that only two individuals had real rea-

sons to worry, and these two individuals never did any work, nor ever will.

Men let this disease of worry put them in purgatory. They get lost and stranded over something that cannot come true. The vexatious plague that we look for, the aggravating, irritating things we expect, seldom show up.

The cruel furrows in your face, the gray hairs, the uncertain hand, the slow step, the things that seem to hold you back, are all the results of the things you have worried over. And few of the things you have worried over have ever actually arrived.

If you fear any big barrier that seems to be in your way, if you go about worrying over obstacles and not meeting and beating them, if you lack self-confidence, self-faith, if you worry over your physical condition, you are quite apt to take a dip into the ocean of oblivion.

How natural it is for a man to lie on his bed, after a day's battle in business, and worry. But what does this worry accomplish? It accomplishes a lot. It devitalizes your mind and your body and totally unfits you to meet a stubborn situation the next day. It spoils your chances of conquering trouble.

It is not the actual situation—it is an anticipated

speculation that causes us to worry. It is not the thing itself half the time—it is the lack of exercise, or it is too much exercise. It is either too much or too little of something. It is our condition that confronts us and not a condition that confronts us, nine times out of ten.

We would all be happier and healthier if we could but rid ourselves of the mental and physical pains that we bring about by expecting trouble. These phantom monsters of worry, these harassing and haunting ghosts that disappear when we confidently tackle them, these persecuting parasites, have linked more lives with failure than we think.

WRITING

Plain, forceful, appropriate words put your meaning across.

The successful writer does not think for you—he inspires you to think for yourself.

The alarmist writer always attracts attention, but follow his logic and you will find that it lacks the fact.

Every man who is sincere can write well if he will only follow the dictates of his honest heart. Sincere simplicity is the secret of successful writing.

You ask how to write, how to become an author, an editor, and this is the answer: Live something, and then tell it. Feel it, and then make others feel it.

Writing is not confined to the medium of communicating your ideas and your ideals—writing fulfills the important function of an instrument to make others think.

Where the average writer falls down is in his inability to present old pictures in new frames. His lexicon of language is limited, and he starts to walk on stilts of tall words.

To write what you think causes you to think. Putting your thoughts on paper is a practical and powerful means of producing a systematic and logical arrangement of your views and opinions.

The individual who would write well must have a resolute purpose. His ability is second. The reputation of a writer for good work is gained and maintained through his willingness to work.

My suggestion to a writer is first to write out a clear, plain statement of facts, then pick up the dictionary and inject a forceful word here and there. And, after you have presented the cold facts, and improved your word meaning, it is a good plan to introduce a bit of human philosophy.

Take a long look at the cold, silver moon and you can tell a much better story about the warm, upcoming golden sun. When the ground is covered with two feet of snow and the crust is an inch thick, what a wonderful story you can write about the beauty of a June rose. When you see both sides of a thing you can make a better selection.

YESTERDAY

Yesterday is as dead as a doornail.

Our mistakes of yesterday are not mistakes when they serve as guides for to-morrow. They are guides, not mistakes.

Yesterday was put there to help us here to-day. "Do it to-day" is a good slogan, but here is a better one: "It was done yesterday."

Yesterday is as dead as a dodo, but by reason we humans receive from the past some wonderful lessons, and one lesson is that we cannot linger here very long—that the law of life is, go on, and then go out.

YOURSELF

Have you ever fully realized the importance of the word—you? The importance of this word you

can only get when you read it, not when you speak it.

The old codgers who lived centuries ago, and the wise ones who will live years from now, do not concern me. My ambition is to be myself. Any other ambition must be left unsatisfied.

Mourning over the hypocrisy of women, railing over the falsity of men, will never get you more coupons to clip. If you were dressed down to actual size, if your poverty of purpose were laid bare, if your lack of capacity were shown up, what would you amount to?

What you hope to be, what you read, the people you associate with, the things you eat and drink, the games you play, the work you do—these are all the composite picture of yourself. And you show all these things in your daily life—show them—and to save your life you can't help it.

ZEAL

Whatever you undertake, do it with all the zeal in your makeup. Some one may be watching—some one who has the power to promote.

There are very few things you cannot do if you try fervently enough, and if you do them now you won't have to worry over them to-morrow.

Any man can talk conservatism, pessimism, and appear in the marvelous class, but it takes courage to be considered at times as a little too zealous.

The best patent that you can get on your pay envelope, the surest copyright that you can put on your production, is always to do your work just a little better than the other fellow. Be zealous.

Do not get money mad. If you invest yourself properly, the money will come all right. Invest yourself. Pick out a big boss—a man who will appreciate you, and then go to work with him with all the ardor you possess.